

Exhibit A

**IN THE UNITED STATES DISTRICT COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

TIMOTHY L. KING,

Plaintiff,

v.

TRUIST BANK,

Defendant.

CIVIL ACTION FILING NO.:

1:23-CV-00095-JCF

DECLARATION OF LISA YOUNG

Lisa Young declares as follows pursuant to 28 U.S.C. §1746:

1. My name is Lisa Young. I am not a minor. I am under no legal disability. I am fully competent to make this Declaration, and I give it based on my own personal knowledge, which is based solely on my own review of records maintained in the ordinary course of business by Truist Bank (“Truist”).

2. I am a Client Resolution Specialist for Truist. I have worked for Truist for 34 years.

3. Through my employment with Truist, I am familiar with the books and records of Truist. I am authorized to make this Declaration. I hereby certify that:

a. I am qualified to review the records described herein for Truist;

- b. The Truist records I reviewed in preparing this Declaration and that are attached to this Declaration are true and correct copies of Truist's and/or its affiliated or predecessor entities' original records that were made at or near the time of the occurrence of the matters set forth by, or from the information transmitted by, a person with knowledge of these matters, a computer, or other similar digital means;
- c. The Truist records were kept in the course of regularly conducted business activity by Truist and/or its affiliated or predecessor entities;
- d. It was the normal practice of Truist and/or its affiliated or predecessor entities' regularly conducted business activities to make or keep these records in its business files; and
- e. The Truist records were made and kept by the regularly conducted business activity as a regular practice by Truist and/or its affiliated or predecessor entities.

4. I have personally examined Truist's business records related to the home equity line of credit account ending in -5998, which was opened by Plaintiff Timothy L. King on October 28, 2021 ("Account").

5. Plaintiff signed the Truist Equity Line Account Agreement and Disclosure Statement on October 28, 2021 (“Account Agreement”). A true and accurate copy of the Account Agreement, with appropriate redactions for privacy concerns, is attached as **Exhibit 1**.

6. The Account statement dated January 30, 2022 reflects a minimum payment of \$1,153.22 due on the Account on February 25, 2022. A true and accurate copy of the January 30, 2022 Account statement, with appropriate redactions for privacy concerns, is attached as **Exhibit 2**.

7. An interim Account statement dated February 21, 2022 shows that a payment of \$1,600 was made on the Account on February 3, 2022. The February 21 interim Account statement does not reflect any late fees assessed on the Account. A true and accurate copy of the February 21, 2022 interim Account statement, with appropriate redactions for privacy concerns, is attached as **Exhibit 3**.

8. The February 3, 2022 payment of \$1,600 satisfied the amount due on the Account for February 25, 2022.

9. The Account statement dated February 28, 2022 shows a minimum payment of \$676.96 due on March 25, 2022. The February 28 Account statement does not reflect any late fees assessed on the Account. A true and accurate copy of

the February 28, 2022 Account statement, with appropriate redactions for privacy concerns, is attached as **Exhibit 4**.

10. The Account statement dated March 31, 2022 shows that no payment was made on the Account in March 2022. The March 31 Account statement does not reflect any late fees assessed on the Account. The March 31 Account statement also shows that the Account was due for \$1,353.92 on April 25, 2022. A true and accurate copy of the March 31, 2022 Account statement, with appropriate redactions for privacy concerns, is attached as **Exhibit 5**.

11. Plaintiff's \$1,600 payment on February 3, 2022 was not sufficient to satisfy the amounts due for both February 25, 2022 (\$1,153.22) and March 25, 2022 (\$676.96), which totaled \$1,830.18.

12. On April 26, 2022, Truist sent Plaintiff a letter stating it had not received the required payment for March 25, 2022 and that he owed \$1,353.92 on the Account. A true and accurate copy of the April 26, 2022 letter is attached as **Exhibit 6**.

13. The Account statement dated April 30, 2022 reflects that a \$930 payment was made on April 28, 2022. The April 30 statement shows that a payment of \$1,134.72 was due on May 25, 2022. It also shows that a late fee of \$33.84 was assessed on April 4, 2022. A true and accurate copy of the April 30, 2022 Account

statement, with appropriate redactions for privacy concerns, is attached as **Exhibit 7**.

14. The \$930 payment was made after the payment deadlines for both March and April, and it was not enough to cover the minimum amount due on the Account on April 25, 2022: \$1,353.92.

15. As of April 25, 2022, the Account was 30 days past due for the March 2022 payment.

16. The Account statement dated May 31, 2022 shows that no payment was made on the Account in May 2022. A true and accurate copy of the May 31, 2022 Account statement, with appropriate redactions for privacy concerns, is attached as **Exhibit 8**.

17. When Plaintiff failed to make a payment in May 2022, the Account became 60 days past due for the March 2022 payment and 30 days past due for the April 2022 payment.

18. On May 24, 2022, Truist sent Plaintiff a letter stating the Account was two payments past due. A true and accurate copy of the May 24, 2022 letter is attached as **Exhibit 9**.

19. On July 14, 2022, Truist responded to an automated credit dispute verification (“ACDV”) from Plaintiff. Truist’s response reflected that Plaintiff was

one month behind in April 2022, and two months behind in May 2022. A true and accurate copy of Truist's July 14, 2022 ACDV response, with appropriate redactions for privacy concerns, is attached as **Exhibit 10**.

20. On August 5, 2022, Truist responded to a second ACDV. Truist's response reflected that Plaintiff was one month behind in May 2022. A true and accurate copy of Truist's August 5, 2022 ACDV response, with appropriate redactions for privacy concerns, is attached as **Exhibit 11**.

21. By August 31, 2022, the information that Truist furnished to the credit bureaus no longer showed late payments for April and May 2022.

I declare under penalty of perjury that the foregoing is true and correct.

Lisa M. Young

Signature of Declarant

10-16-23

Date of Declaration

Lisa M. Young

Printed Name of Declarant

Exhibit 1

STI+ REDACTED7020 +HEA



TRUIST EQUITY LINE ACCOUNT AGREEMENT AND DISCLOSURE STATEMENT

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$50,000.00	10-28-2021	10-28-2051	***		REDACTED7020		
References in the shaded area are for our use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "****" has been omitted due to text length limitations.							

Borrower: TIMOTHY L KING
1006 PALMER RD
LITHONIA, GA 300589085

Lender: Truist Bank
CLSC - Atlanta
1500 RiverEdge Parkway Suite 500
Atlanta, GA 30328

CREDIT LIMIT \$50,000.00

DATE OF AGREEMENT October 28, 2021

Introduction This TRUIST EQUITY LINE ACCOUNT AGREEMENT AND DISCLOSURE STATEMENT ("Agreement") governs your line of credit (the "Credit Line" or the "Credit Line Account" or the "Account") issued through Truist Bank. In this Agreement, the words "Borrower", "you", "your", and "Applicant" mean each and every person who signs this Agreement, including all Borrowers named above. The words "we", "us", "our", "Bank", "Truist", and "Lender" mean Truist Bank, its successors and/or assigns. You agree to the following terms and conditions.

Promise to Pay You promise to pay Lender, or order, the total of all credit advances ("Advances") and **FINANCE CHARGES**, together with all costs and expenses for which you are responsible under this Agreement and/or under the security instrument ("Security Deed") which secures your Credit Line. You will pay your Credit Line according to the payment terms set forth below. If there is more than one Borrower, each is jointly and severally liable on and under this Agreement. This means we can require any Borrower to pay all amounts due under this Agreement, including without limitation credit advances made to any Borrower. Each Borrower authorizes any other Borrower on his or her signature alone, to suspend, cancel or terminate the Credit Line, to request and receive credit Advances, and to do all other things necessary to carry out the terms of this Agreement. We can release any Borrower from responsibility under this Agreement, and the others will remain responsible and liable.

Term The term of your Credit Line will begin as of the date of this Agreement ("Opening Date") and will continue as follows. The Account establishes a line of credit with a maximum credit limit ("Credit Limit") upon which Borrower may request Advances for a period of ten (10) years ("the Draw Period"). The Draw Period of your Credit Line will begin on a date after the Opening Date, when the Agreement is accepted by us in the state as referenced in the Governing Law provision herein, following the expiration of any applicable right to cancel, the receipt of all required certificates of non-cancellation, and the meeting of all our other terms and conditions, each Advance, including an "initial advance" as defined below to be repaid under a Variable Rate or a Fixed Rate described herein ("Variable Rate Advances", or Fixed Rate Advances"). The Account shall be payable in full no later than thirty (30) years from the date of execution of this Agreement (the "Maturity" or "Maturity Date"), the last twenty (20) years before Maturity being the full and final repayment period for Variable Rate Advances ("Repayment Period"). Fixed Rate Advances shall be repaid in accordance with the provisions governing the Fixed Rate Repayment Term, more fully described herein, which in no event shall or may extend beyond the Maturity. The Lender in its sole discretion may extend the Draw Period. If the Draw Period is extended, Borrower shall be notified and the Repayment Period may be shortened by the same period of time that the Draw Period is extended. You further agree that we may renew or extend your Credit Line Account, if not otherwise prohibited by applicable law.

Access During the Draw Period, the Account may be accessed by (i) use of a draft ("Truist Equity Line Check") supplied by Lender, (ii) Lender may provide overdraft protection, (iii) other means Lender may authorize from time to time, or (iv) any other advancement of funds by Lender on Borrower's behalf. Each of the access methods described above will only be available if allowed by applicable law.

Initial Advance "Initial Advance" means the amount of money you will obtain at closing toward the purchase of your home, if applicable, or the first disbursement you are requesting be extended on your Credit Line immediately following the expiration of any applicable rescission period. If an Initial Advance is allowed by us at origination/closing for the purchase of your home, the minimum Initial Advance for that purpose must be at least \$5,000.00.

Subsequent Advances During the Draw Period, Borrower may obtain Advances on the Account from time to time up to the available Credit Limit. At the time of requesting an Advance, Borrower shall have the choice of selecting a Variable Rate Advance or Fixed Rate Advance. The available credit for Advances is the Credit Limit, minus the sum of all unpaid Advances (including Advances initiated, but not yet posted to the Account) and any other charges posted to the Account. There is no minimum amount for Variable Rate Advances, however, if Borrower chooses to repay a Truist Equity Line Fixed Rate Advance defined below, the minimum Advance amount shall be \$5,000.00. In addition, Borrower is limited to five (5) outstanding Fixed Rate Advances at any one time. If Borrower elects overdraft protection as provided in this Agreement or independently, such Advances shall be in \$100.00 increments. If Borrower presents an Advance which would exceed or violate these limitations or requirements, Lender may refuse to honor the Advance or may in its discretion pay the Advance and may require repayment of the Advance under the other repayment option. If Borrower fails to designate a repayment option, or if Lender is unable to determine the option selected for any reason, such as without limitation because the merchant has converted the transaction to an automated clearinghouse transaction, then Lender may require repayment under either option at its sole discretion. If Lender requires such a Fixed Rate Advance, or if Borrower does not specify a Fixed Rate Advance Repayment Term, or if Lender is unable to determine the Fixed Rate Advance Repayment Term selected for any reason including without limitation because the merchant has converted the transaction to an automated clearinghouse transaction, or if Borrower selects a Fixed Rate Advance Repayment Term which is not available or allowable, the Fixed Rate Repayment Term for each such Advance may be set at two hundred-forty (240) months at Lender's discretion.

Borrower will not access the Account when such Advance will exceed Borrower's available Credit Limit, result in a default under this Agreement, or would violate any applicable law, or during any period in which the Credit Limit is reached or exceeded. Lender may refuse to make any requested Advance, including but not limited to, returning unpaid any Truist Equity Line Check or other Advance request on the Account or refusing an Advance for overdraft protection if (i) the request does not conform to the requirements of this Agreement, or (ii) at the time of the request, the outstanding Account balance, as reflected by Lender's records, exceeds (or upon making the Advance would exceed) the Credit Limit, or (iii) the ability to make or obtain Advances has been suspended, canceled or terminated as provided for in this Agreement or by order of any court or regulatory agency. However, Lender, at its option, may pay any such Advance, and Borrowers will be jointly and severally liable for any Advance(s) so requested and/or obtained by any Borrower, and additionally will pay any amount over the Credit Limit in the manner Lender requests.

Overdraft Protection If a Borrower under this Credit Line Account elects to link his or her Truist Bank eligible consumer checking account, savings account or money market savings account to this Truist Credit Line Account (the "Protected Account") for overdraft protection, you authorize Lender to advance and transfer funds from this Credit Line Account (the "Protector Account") into that Borrower's Protected Account when checks, bill pay, or other debit transactions would cause the Protected Account to be overdrawn if those transactions are paid.

Transfers will be made in \$100 increments from the Protector Account to the Protected Account. These transfers will be considered an Advance under this Credit Line Account Agreement. The funds advanced are subject to fees and finance charges under this Agreement. There is no grace period for overdraft protection Advances, meaning finance charges will accrue from the date the Advance is posted to your Credit Line Account. If the available credit on your Credit Line Account is not sufficient to cover the entire overdraft, Lender may make transfers to pay individual debit items up to the available credit on this Credit Line Account. For example, if your Protected Account has a balance of \$10.00 and a check or other debit item for \$80.00 is presented for payment, which if paid would cause your Protected Account to be overdrawn, a transfer of \$100 will be made from your Credit Line Account to your Protected Account and an overdraft protection Advance of \$100 will post to this Credit Line Account balance. We will also charge an additional Overdraft Protection transfer fee to your Protected Account for each day a transfer is made, as disclosed in the Personal Deposit Accounts Fee Schedule.

Be advised that Lender reserves the right not to initiate transfers to cover such overdraft and to return the debit item(s) for non-sufficient funds. By way of example only, we ordinarily will not initiate an overdraft Advance from this Credit Line Account under the following circumstances: (i) if you are in default under this Agreement, (ii) if the Advance would cause you to exceed the available credit for a given transaction, (iii) if your Credit Line Account is in a suspended or terminated status, and (iv) if you fail to make a payment on your Credit Line Account by its due date. In these instances, an overdraft or returned item fee for each debited item will be charged to the Protected Account, which is disclosed in the Personal Deposit Accounts Fee Schedule. The Overdraft Protection Advance shall be repaid in accordance with the provisions governing Variable Rate Advances in this Agreement.

If a deposit account (the "Protected Account") is jointly owned, any owner of both the Protected Account and this Credit Line Account (the

**TRUIST EQUITY LINE ACCOUNT AGREEMENT AND DISCLOSURE
STATEMENT
(Continued)**

"Protector Account") may enroll in Overdraft Protection without the consent of other owners. Additionally, any owner of either the Protected Account OR Protector Account may cancel overdraft protection without the consent of other owners. If an owner of a Protected Account does enroll in overdraft protection, Lender is hereby authorized to advance funds from this Credit Line Account to provide overdraft protection for any Protected Account. If you link a jointly owned Protected Account, You will be responsible for all overdraft protection advances regardless of which person writes the check or engages in any other transaction (such as a debit card purchase) that causes the overdraft, and You authorize us to share information about your account with each owner of the other linked account, such as type of account and partial account number. We reserve the right to cancel, suspend, or change the terms or conditions of your overdraft protection service at any time, for any reason.

ANNUAL PERCENTAGE RATES AND PAYMENT TERMS DURING THE DRAW PERIOD

The **ANNUAL PERCENTAGE RATE** on Variable Rate Advances shall be calculated at a rate equal to *The Wall Street Journal* Prime Rate in effect on the day preceding the first day of the Billing Cycle in which each such Advance is taken, and for outstanding Variable Rate Advance balances on the day preceding the first day of each Billing Cycle, each together with a margin of **+6.460%**, as more fully described in the Section herein entitled "Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE During the Draw Period." The maximum **ANNUAL PERCENTAGE RATE** for Variable Rate Advances and balances will not exceed **18.000%** per annum. During the Draw Period, Variable Rate Advance balances have a variable rate of interest and the **ANNUAL PERCENTAGE RATE** can change as a result. In no event will the corresponding **ANNUAL PERCENTAGE RATE** be less than 3.00000% per annum or more than the lesser of 18.00000% or the maximum rate allowed by applicable law.

You may convert Variable Rate Advance balances to Fixed Rate Advance balances during the Draw Period by contacting Customer Service and selecting a repayment term for each such balance as described below (minimum amount of balance converted to Fixed Rate is \$5,000.00). You may also convert Fixed Rate Advance balances to Variable Rate Advance balances during the Draw Period by contacting Customer Service and making such request. See Section entitled When FINANCE CHARGES Begin To Accrue for further details.

At the time of a Fixed Rate Advance, Borrower will choose a repayment term for each such Advance (the "Fixed Rate Repayment Term," which is more fully described below). The **ANNUAL PERCENTAGE RATE** for each Fixed Rate Repayment Term shall be a fixed rate calculated at the time of the Advance based upon the Prime Rate in effect on the day preceding the first day of the Billing Cycle in which each such Advance is taken, together with a margin of **+5.000%**, as more fully described in the Section herein entitled "Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE During the Draw Period." However, we may make lower Fixed Rate Advance **ANNUAL PERCENTAGE RATES** available from time to time. Please contact Customer Service for any such lower Fixed Rate Advance **ANNUAL PERCENTAGE RATE** you may be able to obtain. The maximum **ANNUAL PERCENTAGE RATE** for Fixed Rate Advances will not exceed **18.000%** per annum.

The **ANNUAL PERCENTAGE RATE** for Variable Rate Advances and Fixed Rate Advances does not include costs other than interest.

During the Draw Period, by the payment due date shown on the monthly statement (the "Periodic Statement"), Borrower agrees to pay monthly either (i) the total amount owing as shown on the Periodic Statement (the "New Balance") or (ii) any portion of the New Balance, so long as Borrower pays at least a "Minimum Payment" which is the sum of the minimum payments for each of the two (2) advance options as specifically set forth below, plus any applicable insurance premiums, debt cancellation or suspension charges, late charges, and/or miscellaneous fees as set forth on the Periodic Statement. In addition, if the New Balance exceeds the Credit Limit, Borrower will pay the amount indicated on the Periodic Statement, to reduce the Account balance to within the Credit Limit. Lender may apply payments to either advance option and/or Advance balance(s), at its sole discretion. All payments must be made in United States dollars and must be drawn on a financial institution located in the United States.

Variable Rate Advances During the Draw Period, the minimum monthly payment due for funds advanced under the Variable Rate Advance shall be 1/360th of the total balance plus accrued interest, and applicable fees and charges. Minimum payments made on balances under this Option may not result in any reduction of the principal balance.

Fixed Rate Advances At the time of a Fixed Rate Advance, Borrower will select a repayment term of sixty (60) months (5 years), one hundred-twenty (120) months (10 years), one hundred-eighty (180) months (15 years), two hundred-forty (240) months (20 years), or in the case of any Fixed Rate Initial Advances Borrower may additionally choose 360 months (30 years), (collectively the "Fixed Rate Repayment Term"). If Borrower does not specify a Fixed Rate Repayment Term, or if Lender is unable to determine the Fixed Rate Repayment Term selected for any reason, or if Borrower selects a Fixed Rate Repayment Term which is not available or allowable, the Fixed Rate Repayment Term for each such Advance may be set at two hundred-forty (240) months at Lender's discretion. The **ANNUAL PERCENTAGE RATE** on Advances made under this Option shall be a fixed rate determined at the time the Advance is posted to the Account based upon the Prime Rate in effect on the day preceding the first day of the Billing Cycle in which each such Advance is taken, together with the margin described herein, as more fully described above and in the Section entitled "Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE During the Draw Period." for the full Fixed Rate Repayment Term. The minimum monthly payment amount as to each such Advance shall be based upon the amount of the Advance, the **ANNUAL PERCENTAGE RATE** and the Fixed Rate Repayment Term. Each Advance taken under this option shall be amortized over the Fixed Rate Repayment Term to establish the minimum monthly payment amount.

Fixed Rate Advance Processing Fee At the time Borrower selects a repayment term to repay a Fixed Rate Advance, a \$15 fee shall be added to the Fixed Rate principal balance for processing the Fixed Rate Advance, if and as allowed by applicable law.

ANNUAL PERCENTAGE RATES AND PAYMENT TERMS DURING THE REPAYMENT PERIOD

The **ANNUAL PERCENTAGE RATE** for the Repayment Period for Variable Rate Advances shall be the variable rate based on *The Wall Street Journal* Prime Rate, plus the margin as set forth above for Variable Rate Advances made during the Draw Period. The term of the Repayment Period for the full repayment of the outstanding Variable Rate Advance balances will be twenty (20) years. The scheduled monthly payment amount for repayment of Variable Rate Advance balances for the twenty (20) year Repayment Period will be equal to 1/240th of the total balance at end of the draw period, plus interest and any applicable fees and charges. All amounts of Variable Rate Advance balances not paid as of the end of the Draw Period will be paid according to the terms applicable to the Repayment Period.

The **ANNUAL PERCENTAGE RATE**, the remaining term and the minimum monthly payment for the repayment of Fixed Rate Advances shall remain as determined by each applicable Fixed Rate Advance amount, APR and Fixed Rate Repayment Term.

The minimum total monthly payment will be the sum of your Variable Rate and Fixed Rate minimum monthly payments, together with any applicable insurance premiums, debt cancellation or suspension charges, late charges, and/or miscellaneous fees due. All indebtedness under this Agreement, if not already paid pursuant to the payment provisions herein, will be due and payable at the end of the Repayment Period.

ADDITIONAL PROVISIONS

How Your Payments Are Applied Unless otherwise agreed or required by applicable law, payments will be applied to any balance of interest, principal and escrow that is due or may be required by law, then to any credit insurance, debt cancellation or suspension charges which are due, then to late charges and other fees, and then to the remaining principal balance.

Receipt of Payments All payments must be made by a check, automatic account debit, electronic funds transfer, money order, or other instrument in U.S. dollars and must be received by us at the remittance address shown on your Periodic Statement. Payments received at that address prior to 5:00 p.m. Eastern Time on any business day will be credited to your Credit Line Account as of the date received. If we receive payments at later times and/or other locations, such payments will be credited promptly to your Credit Line Account, but crediting may be delayed for up to five (5) days after receipt. Although your payments will be credited as described herein, any such payment will not increase or otherwise affect your available credit until such time as the payment funds have been collected by Lender.

Credit Limit This Agreement covers a revolving line of credit for the principal amount of up to Fifty Thousand And 00/100 Dollars (\$50,000.00), which will be your "Credit Limit" under this Agreement. During the Draw Period we will honor your request for credit advances subject to the conditions, terms and provisions of this Agreement, the Security Deed and the related documents, including but not limited to the section below on Lender's Rights. During the Draw Period, as long as your Account is not in default or suspended, terminated or cancelled, you may borrow against the Credit Line, repay any portion of the amount borrowed (as long as you make at least each Minimum Payment as required), and re-borrow up to the amount of the Credit Limit. We reserve the right to pay or return any requested Advance that exceeds your credit limit or violates any term, condition or requirement of this Agreement, your Security Deed or any other document related to your Credit Line Account. Your Credit Limit will not be considered as increased in and of itself should you exceed your Credit Limit. If you exceed your Credit Limit, you agree to repay immediately the amount by which your Credit Line Account balance exceeds your Credit Limit, even if we have not yet billed you.

Charges to your Credit Line We may charge your Credit Line to pay other fees and costs that you are obligated to pay under this Agreement, the Security Deed or any other document related to your Credit Line. In addition, we may charge your Credit Line for funds required for continuing insurance coverage as described in the paragraph titled "Insurance" below or as described in the Security Deed for this transaction. We may also, at our option, charge your Credit Line to pay any balances, costs or expenses to protect or perfect our security interest in your property. These costs or expenses include, without limitation, payments to cure defaults under any existing liens on your property. If you do not timely pay your property or other taxes, we may pay the delinquent taxes and charge your Credit Line therefor. Any amount so charged to your Credit Line will be a credit Advance and will decrease the funds available, if any, under the Credit Line, and we may post any such

TRUIST EQUITY LINE ACCOUNT AGREEMENT AND DISCLOSURE STATEMENT

(Continued)

Page 3

Advance(s) to any Option (and/or term if applicable) at our sole discretion. However, we have no obligation to provide any of the credit advances referred to in this paragraph, and you hold us harmless in this regard.

Credit Advances After the Effective Disbursement Date of this Agreement, you may obtain credit Advances under your Credit Line as follows:

Credit Line Checks Writing a preprinted "Truist Equity Line Check" that we will supply to you.

Requests in Person Requesting a credit Advance in person at any of our authorized locations.

Telephone Request Requesting a credit Advance from your Credit Line to be applied to your designated account by telephone. Except for transactions covered by the federal Electronic Fund Transfers Act and unless otherwise agreed in your deposit account agreement, you acknowledge and you agree that we do not accept responsibility for the authenticity of telephone instructions and that we will not be liable for any loss, expense, or cost arising out of any telephone request, including any fraudulent or unauthorized telephone request, when acting upon such instructions believed to be genuine.

Other Access Methods You may also request an Advance from your Credit Line to your designated account using any other access method approved and offered by Truist now or in the future.

If there is more than one person authorized to use this Credit Line Account, you agree not to give us conflicting instructions, such as one Borrower telling us not to give advances to the other. You further agree not to give us instructions which conflict with the instructions or direction of any closing agent or attorney who makes payment to us on your behalf. In the event we receive conflicting instructions, you agree that we may follow any of those instructions without regard to conflicting instructions, and you hereby hold us harmless and agree to indemnify us for any loss or damage, cost or expense occasioned as a result thereof or related thereto.

Limitations and Transaction Requirements on the Use of Checks, and other Advance Requests We reserve the right not to honor Truist Equity Line Checks, or other Advance requests in the following circumstances:

Credit Limit Violation Your Credit Limit has been or would be exceeded by paying the Truist Equity Line Check or Advance.

Post-dated Checks Your Truist Equity Line Check or Advance request is post-dated. If a post-dated Truist Equity Line Check or Advance request is paid and as a result any other check or Advance is returned or not paid, we are not responsible and you hold us harmless and indemnify us therefor.

Stolen Checks Your Truist Equity Line Checks have been reported lost or stolen.

Unauthorized Signatures Your Truist Equity Line Check or Advance request is not signed by, an "Authorized Signer" as defined herein.

Termination or Suspension Your Credit Line has been terminated or suspended as provided in this Agreement or could be if we paid the Truist Equity Line Check or Advance.

Transaction Violation Your Truist Equity Line Check or Advance is less than the minimum amount required by this Agreement or you are in violation of any other transaction requirement or would be if we paid the Truist Equity Line Check or Advance.

Other Restrictions You may not make a payment on the Account with a Truist Equity Line Check, or other Advance request from this Account. We may not honor a Truist Equity Line Check if you notify us that you wish to stop payment of same, however you will hold us harmless and not hold us liable if we try to stop payment of said Check and we are unable or unsuccessful in doing so.

If we pay any Truist Equity Line Check or Advance under these conditions, you must repay us, subject to applicable laws, for the amount of the Truist Equity Line Check or Advance. The Truist Equity Line Check or Advance request itself will be evidence of your debt to us together with this Agreement. Our liability, if any, for wrongful dishonor of a Check or Advance is limited to your actual damages. Dishonor for any reason as provided in this Agreement is not wrongful dishonor. We shall not return Truist Equity Line Checks along with your Periodic Statements, however, your use of each Truist Equity Line Check, or other Advance will be reflected on your Periodic Statement as a credit Advance. We do not "certify" Truist Equity Line Checks drawn on your Credit Line.

Limitation on All Access Devices You may not use any access device, whether described above or added in the future, for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

Authorized Signers The words "Authorized Signer" on Truist Equity Line Checks or other Advance requests as used in this Agreement mean and include each person who submits the application for this Credit Line and signs this Agreement.

Lost Truist Equity Line Checks If you lose your Truist Equity Line Checks or if someone is using any of them without your permission, you agree to let us know immediately. The fastest way to notify us is by calling us at (888) 461-8862. You will also notify us in writing at Loan Servicing P O Box 305053, Nashville, TN 37230-5053.

Future Credit Line Products and Services Your application for this Credit Line also serves as a request to receive any new services (such as access devices) which may be available at some future time as one of our services in connection with this Credit Line. You understand that this request is voluntary and that you may refuse any of these new services at the time they are offered. You further understand that the terms and conditions of this Agreement will govern any transactions made pursuant to any of these new services. We may also offer special products and/or services to you from time to time, including without limitation such services and products as, telephone payment options or specialized document/information delivery services, debt cancellation or suspension products, and/or credit insurance, for which Lender may impose a fee or charge as Lender determines, subject to applicable law, and in such event, you will be advised of the amount of such fee or charge, which may be provided orally to you if allowed by applicable law, prior to your decision to accept such service or product and related fee or charge.

Collateral You acknowledge this Agreement is secured by the following collateral described in the security instrument listed herein: a Security Deed dated October 28, 2021, to us on real property located in DEKALB County, State of Georgia. The collateral must be your primary or secondary residence.

Existing Indebtedness You agree not to request additional funds or credit advances from any creditor which may hold a prior lien that contains a "dragnet," "future advance" or similar clause in any deed to secure debt or mortgage upon the Property securing this Agreement.

Insurance You must obtain insurance on the Property securing this Agreement that is reasonably satisfactory to us. You may obtain property insurance, and flood insurance if applicable, through any company of your choice that is reasonably satisfactory to us. You have the option of providing any insurance required under this Agreement through an existing policy or a policy independently obtained and paid for by you, subject to our right, for reasonable cause before credit is extended, to decline any insurance provided by you. Subject to applicable law, if you fail to obtain or maintain insurance as required in the Security Deed and/or related documents, we may purchase insurance to protect our own interest, but are not required to do so, add the premium to your balance under any Option and/or term, pursue any other remedies available to us, or do any one or more of these things. The insurance we purchase may cover only our and not your interests, and may be much more expensive and will, in most cases, provide less coverage than insurance you could buy independently.

Right of Setoff To the extent permitted by applicable law, we reserve a right of setoff in all your accounts with us (whether checking, savings, or some other account), including without limitation, all accounts you may open in the future, by yourself as well as with other parties. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. You authorize us, to the extent permitted by applicable law, to charge or setoff all sums owing on this Agreement against any and all such accounts, and, at our option, to administratively freeze all such accounts to allow us to protect our charge and setoff rights provided in this paragraph.

Periodic Statements If you have a credit or debit balance of more than \$1.00, or if we have imposed a finance charge on your Credit Line Account, we will send you a Periodic Statement. Lender may, but is not required to safekeep the paid Truist Equity Line Checks. Lender will make photocopies of Truist Equity Line Checks and other instruments upon request, if available. (If such request is not made in connection with a billing error inquiry, it may be subject to Research and Photocopy charges.)

Each Truist Equity Line Check will be deemed to be an item for purposes of the Uniform Commercial Code ("UCC") of the state in which Lender is located and the time periods and other requirements for examining Periodic Statements and reporting improper entries will begin from the time Periodic Statements are sent or made available to Borrower. Lender assumes no responsibility for entries included on Periodic Statements not received unless Borrower gives notice within sixty (60) days of the date on which the Periodic Statement is customarily mailed that it was not received.

The rules for stopping payment on Truist Equity Line Checks shall be the same as the Lender's rules for stopping payment on checks written on deposit accounts.

The Periodic Statement will show, among other things, credit advances, **FINANCE CHARGES**, other charges, payments made, other credits, your "Previous Balance," and your "New Balance." The Finance Charge ("Finance Charge") shall be the sum of the Fixed Rate Advance Processing Fee, the Promotional Rate Advance Fee, each described herein, if and as allowed by applicable law, and the Periodic Finance Charge ("Periodic Finance Charge"). A Periodic Finance Charge will be imposed on the Account and will be shown on the next Periodic Statement even

**TRUIST EQUITY LINE ACCOUNT AGREEMENT AND DISCLOSURE
STATEMENT
(Continued)**

Page 4

if the New Balance was paid in full on or before the payment due date of the prior Periodic Statement. Your Periodic Statement also will identify the Minimum Payment you must make for that billing period and the date it is due.

When FINANCE CHARGES Begin to Accrue. Periodic FINANCE CHARGES for credit advances under your Credit Line will begin to accrue on the date credit advances are posted to your Credit Line. There is no "free ride period" which would allow you to avoid a FINANCE CHARGE on your Credit Line credit Advances or balances. If you convert a balance from a Variable Rate to a Fixed Rate, the minimum amount that may be converted is \$5,000.00, the \$15 Fixed Rate Advance Processing Fee shall be added to your Fixed Rate principal balance if and as allowed by applicable law, and finance charges shall begin to accrue at the Index and margin in effect at the time the converted amount posts to your Account. If you convert a balance from a Fixed Rate to a Variable Rate, finance charges shall begin to accrue at a variable annual percentage rate based on the Index and margin in effect for Variable Rate Advances at the time the converted balance posts to your Account and shall vary thereafter as do other Variable Rate Advance balances.

Method Used to Determine the Balance on Which the FINANCE CHARGE Will Be Computed. A daily FINANCE CHARGE will be imposed on all credit Advances made under your Credit Line imposed from the date of each credit Advance based on the Average Daily Balance. For each Billing Cycle, the Periodic Finance Charge begins to accrue on a Truist Equity Line Check or other Advances on the day the Check or other Advance request is received by the Lender for payment and transaction. Lender calculates the Periodic Finance Charge on Variable Rate and Fixed Rate Advances by applying the Daily Periodic Rate to the average daily balance, and then multiplying the result by the number of days in the Billing Cycle. To determine the "Daily Balance", take the beginning balance of each of the two Advance options each day starting with the New Balance from the last Periodic Statement, plus all purchases, cash advances, Truist Equity Line Checks, or any other Advances under each Option posted through that day, minus any unpaid Finance Charge, other charges, payments or other credits posted through that day. The "Average Daily Balance" is the sum of the Daily Balances for each option for the Billing Cycle divided by the actual number of days in the Billing Cycle. The Periodic Finance Charge for each Fixed Rate Advance will be calculated by multiplying each Fixed Rate Average Daily Balance by the Daily Periodic Rate, multiplied by the number of days in the Billing Cycle. The Periodic Finance Charge for the Account is the sum of the Periodic Finance Charges for the Variable Rate and Fixed Rate Advances.

You also agree to pay FINANCE CHARGES, not calculated by applying a Periodic Rate, as set forth below.

Fixed Rate Processing Fee. When Borrower has chosen to repay a Fixed Rate Advance, a \$15 fee shall be assessed to the Account for processing the Fixed Rate Advance, if and as allowed by applicable law.

Promotional Rate Advance Fee. You agree that we may offer you promotional rate Advance opportunities from time to time. In the event you avail yourself of such promotional rate Advance opportunities, you agree that we may charge you a fee of One Hundred and 00/100 (\$100.00) Dollars, if and as allowed by applicable law, which such fee shall apply to the amount of each such transaction. If any ANNUAL PERCENTAGE RATE ("APR") in such offer ends after a limited duration, the APR on those transactions will adjust to the APR applicable to the transaction as determined by other applicable provisions of this Agreement. Transactions from such offers that post after the void date disclosed or that are made payable to Lender or one of our related or affiliated companies will be declined.

Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE During the Draw Period

We will determine the Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE as follows. For Variable Rate and Fixed Rate Advances, we start with an independent index together with the applicable margin as described herein.

The Daily Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE for Variable Rate Advances and balances for each Billing Cycle will depend upon the Prime Rate, together with a margin of +6.460%. The "Prime Rate" means the highest per annum "Prime Rate" of interest published from time to time by *The Wall Street Journal* in its "Money Rates" listings, as the Prime Rate in effect on the day preceding the first day of each Billing Cycle. In the event that on any particular day *The Wall Street Journal* publishes more than one Prime Rate, for purposes of this Agreement, the Prime Rate shall mean the highest Prime Rate so published.

For Variable Rate Advances, the Daily Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE may increase or decrease according to increases or decreases in the Prime Rate. If the Daily Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE increase, the Periodic Finance Charge and Minimum Payment may increase during the Draw Period. The increases and decreases caused by changes in the Prime Rate will take effect on the first day of each succeeding Billing Cycle and will remain in effect for the entire Billing Cycle. For Variable Rate Advances, the current Daily Periodic Rate is 0.02660% and the corresponding ANNUAL PERCENTAGE RATE is 9.71000%. These rates are based upon the Prime Rate of 3.250% which was in effect as of 10-26-2021. Notwithstanding the foregoing, the applicable Daily Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE for the first and/or subsequent Billing Cycles may differ from the disclosure immediately above, due to the following: a) The Index rate may change from the rate disclosed above, which will then change your Daily Periodic Rate and corresponding ANNUAL PERCENTAGE RATE accordingly, and/or b) in the event your ANNUAL PERCENTAGE RATE disclosed immediately above and/or for any other applicable Billing Cycle exceeds the maximum rate allowed pursuant to this Agreement, then for each such Billing Cycle your Daily Periodic Rate and your corresponding ANNUAL PERCENTAGE RATE will be capped at such maximum allowable rate, that being a Daily Periodic Rate of 0.04932% and a corresponding ANNUAL PERCENTAGE RATE of 18.000%.

The ANNUAL PERCENTAGE RATE for each Fixed Rate Advance shall be a fixed rate for the full Fixed Rate Repayment Term. The Daily Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE for each Fixed Rate Advance will depend upon the Prime Rate (the "Index"). The ANNUAL PERCENTAGE RATE is determined at the time of the Advance based upon the Prime Rate in effect on the day preceding the first day of the Billing Cycle in which the Advance is taken, together with a margin of +5.000%. However, we may make lower Fixed Rate Advance ANNUAL PERCENTAGE RATES available from time to time. Please contact Customer Service for any such lower Fixed Rate Advance ANNUAL PERCENTAGE RATE you may be able to obtain. For Fixed Rate Advances, the current Daily Periodic Rate is 0.02260% and the corresponding ANNUAL PERCENTAGE RATE is 8.25000%. These rates are based upon the Prime Rate of 3.25000% which was in effect as of 10-26-2021. Notwithstanding the foregoing, the applicable Daily Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE for the first and/or subsequent Billing Cycles may differ from the disclosure immediately above, due to the following: a) The Index rate may change from the rate disclosed above, which will then change your Daily Periodic Rate and corresponding ANNUAL PERCENTAGE RATE accordingly, and/or b) in the event your ANNUAL PERCENTAGE RATE disclosed immediately above and/or for any other applicable Billing Cycle exceeds the maximum rate allowed pursuant to this Agreement, then for each such Billing Cycle your Daily Periodic Rate and your corresponding ANNUAL PERCENTAGE RATE will be capped at such maximum allowable rate, that being a Daily Periodic Rate of 0.04932% and a corresponding ANNUAL PERCENTAGE RATE of 18.000%.

For example, if the statement closing date is September 1st and there are thirty (30) days in the Billing Cycle, to calculate the first day in the Billing Cycle, subtract thirty (30) days from September 1st, to arrive at August 2nd. This Billing Cycle would begin August 2nd and end September 1st. So if the first day of the Billing Cycle is August 2nd, the corresponding ANNUAL PERCENTAGE RATE for that Billing Cycle will equal the Prime Rate in effect on August 1st, plus or minus the margin. The Daily Periodic Rate equals the Prime Rate plus or minus the margin divided by actual number of days in the year.

The ANNUAL PERCENTAGE RATE does not include costs other than interest.

Notwithstanding any other provision of this Agreement, we will not charge interest on any undisbursed loan proceeds, except as may be permitted during any Right of Rescission period.

Conditions Under Which Other Charges May Be Imposed. You agree to pay all the other fees and charges related to your Credit Line as set forth below.

Fee to Stop Payment. Your Credit Line Account may be charged \$30.00 when you request a stop payment on your account.

Overlimit Charge. Your Credit Line Account may be charged \$25.00 if you cause your Credit Line Account to go over your Credit Limit. This includes writing a Truist Equity Line Check in excess of your available balance.

Late Charge. Your payment will be late if it is not received by us within 10 days after the "Payment Due Date" shown on your periodic statement. If your payment is late we may charge you 5.00% of the unpaid amount of the payment due.

Other Charges. Your Credit Line Account may be charged the following other charges: Returned Items. The amount of this other charge is: The greater of \$30 or 5% of face amount of the instrument.

Settlement Charges/Closing Costs. You agree to pay to us the additional FINANCE CHARGES and settlement charges ("Closing Costs") set forth below in connection with this account.

\$3.10	**FLOOD CERT-LIFE / XOME HOLDINGS, LLC
\$24.00	**UW TTL INS / SOUTHWEST FIN LTD
\$50.00	**TITLE SEARCH / SOUTHWEST FIN LTD
\$50.00	**APPRAISAL / SOUTHWEST FIN LTD
\$150.00	**CTY\CO TAX\STAMPS

Case 1:23-cv-00095-JCF Document 23-3 Filed 10/16/23 Page 13 of 56
**TRUIST EQUITY LINE ACCOUNT AGREEMENT AND DISCLOSURE
 STATEMENT**
 (Continued)

\$10.00 **GRMA
 \$25.00 **Recording Fees

We may agree to advance some or all of the Closing Costs on your behalf at, before or after the time of settlement, however, you agree that you shall reimburse us for the Closing Costs advanced by us on your behalf. We may add this amount to your account/loan balance at the time of payoff, or if requested you will pay us directly upon demand. A double asterisk (**) before the fee description and amount represents a Closing Cost advanced by us on your behalf, and subject to reimbursement as described herein, which you agree shall be solely a reimbursement and not a penalty. Accordingly, you agree to reimburse us in the amount of \$312.10. This requirement to reimburse us for any Closing Costs advanced by us on your behalf shall be waived if you keep this Account open for at least three (3) years from the date of the execution of this Agreement. In addition, if allowed by applicable law, you agree to pay the costs of recording the release or satisfaction of the Security Instrument, which shall or may be added to the payoff amount.

Lender's Rights Under this Agreement, we have the following rights:

Termination and Acceleration We can terminate your Credit Line Account and require you to pay us the entire outstanding balance in one payment, and charge you certain fees, if any of the following happen: (1) You commit fraud or make a material misrepresentation at any time in connection with this Credit Agreement. This can include, for example, a false statement about your income, assets, liabilities, or any other aspects of your financial condition. (2) You do not meet the repayment terms of this Credit Agreement. (3) Your action or inaction adversely affects the collateral for the Account or our rights or interest in the collateral. This can include, for example but without limitation, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of any person liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our prior permission, foreclosure by the holder of another lien, the use of funds on the dwelling for prohibited purposes, or if title to the property is taken through succession, probate or eminent domain. These are each considered events of default.

Default Remedies Upon default, we may exercise any and all rights contained in this Agreement, the Security Instrument and the related documents or any other rights provided to us by law or equity, including but not limited to, the right to sell the Real Property at a public auction or as provided by law. We may waive or decline to enforce any of our rights under this Agreement at any time without affecting any of our other rights under this Agreement. Furthermore, upon default, your authorization to initiate Advances on the Account shall terminate and we may return any Truist Equity Line Checks unpaid or decline cash Advances or any other Advance requests, without liability to you and without prior notification.

Suspension or Reduction In addition to any other rights we may have, we can suspend additional extensions of credit or Advances or reduce your Credit Limit during any period in which any of the following are in effect:

(1) The value of your property declines significantly below the property's appraised value for purposes of this Credit Line Account. This includes, for example, a decline such that the initial difference between the Credit Limit and the available equity is reduced by fifty percent and may include a smaller decline depending on the individual circumstances.

(2) We reasonably believe that you will be unable to fulfill your payment obligations under your Credit Line Account due to a material change in your financial circumstances.

(3) You are in default under any material obligations of this Credit Line Account. We consider all of your obligations to be material. Categories of material obligations include the events described above under Termination and Acceleration, obligations to pay fees and charges, obligations and limitations on the receipt or initiation of credit Advances, obligations concerning maintenance or use of the property or proceeds, obligations to pay and perform the terms of any other deed of trust, mortgage or lease of the property, obligations to notify us and to provide documents or information to us (such as updated financial information), obligations to comply with applicable laws (such as zoning restrictions), and obligations of any co-maker or co-borrower. No default will occur until we mail or deliver a notice of default to you, so you may restore your right to credit Advances.

(4) We are precluded by government action from imposing the **ANNUAL PERCENTAGE RATE** provided for under this Agreement.

(5) The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than one hundred twenty percent (120%) of the Credit Limit.

(6) We have been notified by governmental authority that continued advances may constitute an unsafe and unsound business practice.

(7) We may prohibit additional extensions of credit or reduce your Credit Limit during any period in which the maximum **ANNUAL PERCENTAGE RATE** under your Credit Line Account is reached.

If we temporarily prohibit additional advances on the account and/or reduce the Credit Limit based upon any of the foregoing situations, we will provide you with written notice of said action after action is taken. The notice will explain how you can request reinstatement of credit privileges, if applicable. Once we have provided you with such notice, it is your responsibility and obligation to notify us if and when the applicable situation has been resolved, subject to our reasonable satisfaction, and we have no obligation to further inquire.

Change in Terms We may make changes to the terms of this Agreement if you agree to the change in writing at that time, if the change will unequivocally benefit you throughout the remainder of your Credit Line Account, if the change is insignificant (such as changes relating to our data processing systems, address for payments, billing cycle dates, payment due dates, day of the month on which Index values are determined, index or interest rate rounding rules, and balance computation method if the change produces an insignificant difference in the interest you pay), or at specified times or upon the occurrence of specified events. Lender may also make changes that will benefit you, such as additional options or a temporary reduction in rates or fees. In accordance with federal law, Lender may also change the Index and margin used to determine the Annual Percentage Rate if the Index is no longer available, in which event we will choose a new Index and margin. The new Index will have an historical movement substantially similar to the original Index, and the new Index and margin will result in an **ANNUAL PERCENTAGE RATE** that is substantially similar to the rate in effect at the time the original index becomes unavailable. Lender may make any of the changes discussed above without my further consent or notice, unless applicable law requires otherwise.

Collection Costs We may hire or pay someone else to help collect this Agreement if you do not pay. You will pay us that amount. This includes, subject to any limits under applicable law, our costs of collection, including court costs and fifteen percent (15%) of the principal plus accrued interest as attorneys' fees or reasonable attorneys' fees as allowed by law, if any sums owing under this Agreement are collected by or through an attorney at law, whether or not there is a lawsuit, and legal expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appeals. If not prohibited by applicable law, you also will pay any court costs, in addition to all other sums provided by law.

Rate Upon Maturity or Default In addition to our other rights during termination and acceleration, and/or at maturity, the variable **ANNUAL PERCENTAGE RATE** may be fixed at the current rate in effect at the time of termination and acceleration or maturity. The rate will never exceed the maximum rate allowed by applicable law.

Access Devices If your Credit Line is suspended or terminated, you must immediately return to us all Truist Equity Line Checks and any other access devices. Any use of Truist Equity Line Checks or other access devices following suspension or termination may be considered fraudulent. You will also remain liable for any further use of Truist Equity Line Checks or other Credit Line access devices not returned to us, and for any Advances which may be obtained and any fees, charges and costs which may be incurred subsequent to and notwithstanding such suspension or termination, whether such suspension or termination is initiated or requested by you or by Lender.

Delay in Enforcement We may delay or waive the enforcement of any of our rights under this Agreement without losing that right or any other right. If we delay or waive any of our rights, we may enforce that right at any time in the future without advance notice. For example, not terminating your account for non-payment will not be a waiver of our right to terminate your account in the future if you have not paid.

Cancellation, Termination or Suspension by You If you cancel, terminate or suspend your right to credit Advances under this Agreement, you must notify us in writing at the address shown on your Periodic Statement or other address designated by us in writing. Despite cancellation, termination or suspension, your obligations under this Agreement will remain in full force and effect until you have paid us all amounts due under this Agreement (except for our obligation to make Advances).

Your Account will automatically terminate on the earlier of the Maturity Date or on the date we give you notice of the termination as the result of an occurrence of a default (as described herein). Upon termination of the Account, the entire Account balance then outstanding, with accrued interest and any fees and charges owing on the Account, will be due and payable in full on that date. Further, you can terminate or suspend this Agreement by written notice, signed by you, and in the event of termination a request for a discharge of the Security Instrument, also signed by you, mailed or delivered to us at any time. In such event, your notice of termination will be effective on the first business day after we receive your written request to terminate or suspend, and provided that no further information or action is required to so terminate or suspend, and further in such event of termination the entire principal balance outstanding on your Account, plus interest accrued thereon, together with fees and charges owing on the Account, will be due and payable in full on that date, at our sole option. We shall terminate your

**TRUIST EQUITY LINE ACCOUNT AGREEMENT AND DISCLOSURE
STATEMENT
(Continued)**

Page 6

Account or suspend Advance privileges upon our receipt of the written instructions of all Borrowers as described above, additionally, you agree and hereby authorize us that we may, but are not required to, terminate or suspend Advance privileges on your Account upon written request of any one of you. We shall further terminate your Account upon the instructions of a settlement agent or other third party if and as required by applicable law, even if contrary to your written or other instructions, and you agree to hold us harmless and indemnify us in such event. We shall not release, satisfy or discharge the Security Deed, or request that the property be reconveyed to the Grantor(s), unless and until all sums owing to us, including any applicable and allowable charges for recording such release, satisfaction, discharge or reconveyance (including Trustee fees), have been fully paid. We may require a notarized writing before terminating or suspending the Account. In the event any Borrower or other third party (such as a settlement agent) terminates, suspends or cancels the Account, whether completely or only as to future Advances, you agree that you shall be jointly and severally liable to us as governed by the other provisions of this Agreement in the event any Borrower obtains any Advance(s) before or after any suspension, cancellation or termination by any party. If you have suspended your account as to Advance privileges, we may require a writing of request to reinstate Advance privileges, signed by all Borrowers, and may require that writing to be notarized.

We may at our option allow you to continue to make regular monthly payments or to restructure the amount owed in a mutually agreeable manner, or may require you to pay the entire unpaid balance in full.

Prepayment You may prepay all or any amount owing under this Credit Line at any time without penalty, except we will be entitled to receive all accrued **FINANCE CHARGES**, and other charges, if any. Payments in excess of your Minimum Payment will not relieve you of your obligation to continue to make your Minimum Payments in the future. Instead, they will be applied to any Option and/or Advance balance at Lender's sole discretion. You agree not to send us payments marked "paid in full," "without recourse," or similar language. If you send such a payment, we may accept it without losing any of our rights under this Agreement, and you will remain obligated to pay any further amount owed to us. **All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to Truist Bank, P O Box 305053, Nashville, TN 37230-5053**

Notices All notices will be sent to your address as shown in this Agreement. Notices will be mailed to you at a different address if you give us written notice of a different address. If Borrowers have more than one address of record with Lender at any given time, notices and Periodic Statements will be provided to only one address, and such shall constitute notice and delivery to all Borrowers. You agree to advise us promptly of any change in your mailing address, any change in financial condition, or of any unauthorized use of the Account. As a material obligation under this Agreement, you will update the information and furnish us with additional financial or other information as we may request. You will immediately telephone us and confirm by letter if any Truist Equity Line Checks are lost or stolen, and upon failure to do so, you will assume full responsibility if we should pay such Truist Equity Line Checks or other Advance. At the time of this Agreement, Lender's telephone number for reporting lost or stolen checks is (888) 461-8862. We shall not be responsible to you in any manner if anyone refuses to accept a Truist Equity Line Check as a manner of payment.

Annual Review You agree that you will provide us with a current financial statement, a new credit application, or both, annually, on forms provided by us. Based upon this information we may conduct an annual review of your Credit Line Account. You also agree we may obtain credit reports on you at any time, at our sole option and expense, for any reason, including but not limited to determining whether there has been an adverse change in your financial condition, or to monitor or review the Account. We may require a new appraisal of the Property which secures your Credit Line at any time, including an internal inspection, at our sole option and expense. You authorize us to release information about you to third parties as described in our privacy policy and our Fair Credit Reporting Act notice, provided you did not opt out of the applicable policy, or as permitted by law.

Transfer or Assignment Without prior notice or approval from you, we reserve the right to sell or transfer your Credit Line Account and our rights and obligations under this Agreement to another lender, entity, or person, and to assign our rights under the Security Deed. Your rights under this Agreement belong to you only and may not be transferred or assigned. Your obligations, however, are binding on your heirs and legal representatives. Upon any such sale or transfer, we will have no further obligation to provide you with credit Advances or to perform any other obligation under this Agreement.

Tax Consequences You understand that neither we, nor any of our employees or agents, make any representation or warranty whatsoever concerning the tax consequences of your establishing and using your Credit Line, including the deductibility of interest, and that neither we nor our employees or agents will be liable in the event interest on your Credit Line is not deductible. You should consult your own tax advisor for guidance on this subject.

JURY TRIAL WAIVER TO THE EXTENT PERMITTED BY APPLICABLE LAW, FOR ANY MATTERS NOT SUBMITTED TO ARBITRATION, YOU AND WE HEREBY KNOWINGLY, VOLUNTARILY, INTENTIONALLY AND IRREVOCABLY WAIVE THE RIGHT TO A TRIAL BY JURY IN RESPECT TO ANY LITIGATION ARISING OUT OF THIS AGREEMENT, NOTE OR SECURITY INSTRUMENT, RELATING TO THE CREDIT, OR ANY OTHER DISPUTE OR CONTROVERSY BETWEEN YOU AND US OR ANY OF OUR EMPLOYEES, OFFICERS, DIRECTORS, PARENTS, CONTROLLING PERSONS, SUBSIDIARIES, AFFILIATES, SUCCESSORS AND ASSIGNS.

CLASS ACTION WAIVER TO THE EXTENT PERMITTED BY APPLICABLE LAW, FOR ANY MATTERS NOT SUBMITTED TO ARBITRATION, YOU AND WE HEREBY AGREE THAT ANY LITIGATION ARISING OUT OF THIS AGREEMENT, NOTE OR SECURITY INSTRUMENT, RELATING TO THE CREDIT, OR ANY OTHER DISPUTE OR CONTROVERSY BETWEEN YOU AND US OR ANY OF OUR EMPLOYEES, OFFICERS, DIRECTORS, PARENTS, CONTROLLING PERSONS, SUBSIDIARIES, AFFILIATES, SUCCESSORS AND ASSIGNS WILL PROCEED ON AN INDIVIDUAL BASIS AND WILL NOT PROCEED AS PART OF A CLASS ACTION AND YOU AND WE HEREBY KNOWINGLY, VOLUNTARILY, INTENTIONALLY AND IRREVOCABLY WAIVE ANY RIGHT TO PROCEED IN A CLASS ACTION OR TO SERVE AS A CLASS REPRESENTATIVE.

INFORMATION REPORTED TO CREDIT BUREAUS UNDER THE FAIR CREDIT REPORTING ACT, YOU HAVE THE RIGHT TO NOTIFY US IF YOU BELIEVE WE HAVE REPORTED INACCURATE INFORMATION ABOUT YOUR ACCOUNT TO A CREDIT BUREAU OR CONSUMER REPORTING AGENCY. SUCH NOTICES SHOULD BE SENT IN WRITING AND INCLUDE YOUR COMPLETE NAME, CURRENT ADDRESS, SOCIAL SECURITY NUMBER, TELEPHONE NUMBER, ACCOUNT NUMBER, TYPE OF ACCOUNT, SPECIFIC ITEM OF DISPUTE AND THE REASON WHY YOU BELIEVE THE INFORMATION REPORTED IS IN ERROR. SEND YOUR NOTICE TO TRUIST BANK P O BOX 85052, RICHMOND, VA 23285-5052.

Attorney in Fact Prohibition Each Borrower acknowledges, understands and agrees that, unless required by applicable law, no representative or agent of Borrower, including but not limited to any agent or attorney-in-fact under power of attorney, shall obtain, or attempt to obtain, advances under this line of credit. Should such event occur, however, Borrower agrees to hold harmless and indemnify Lender from and against any and all claims, demands, liabilities, losses, costs or expense, of whatever kind or nature, arising therefrom or in connection therewith.

Governing Law This Agreement will be governed by federal law applicable to us and, to the extent not preempted by federal law, the laws of the State of Georgia without regard to its conflicts of law provisions. This Agreement has been accepted by us in the State of Georgia.

Caption Headings Caption headings in this Agreement are for convenience purposes only and are not to be used to interpret or define the provisions of this Agreement.

Interpretation You agree that this Agreement, together with the Security Instrument and related documents, is the most reliable of your agreements with us. If we go to court for any reason, we can use a copy, filmed or electronic, of any Periodic Statement, this Agreement, the Security Instrument or any other document to prove the nature of our agreements, what you owe us or that a transaction has taken place. The copy, microfilm, microfiche, or optical image will have the same validity as the original. You agree that, except to the extent you can show there is a billing error, your most current Periodic Statement is the most reliable evidence of your obligation to pay.

Severability If a court finds that any provision of this Agreement is not valid or should not be enforced, that fact by itself will not mean that the rest of this Agreement will not be valid or enforced. Therefore, a court will enforce the rest of the provisions of this Agreement even if a provision of this Agreement may be found to be invalid or unenforceable.

Acknowledgment You understand and agree to the terms and conditions in this Agreement. By signing this Agreement, you acknowledge that you have read and understand this Agreement. You also acknowledge receipt of a completed copy of this Agreement, including the Fair Credit Billing Notice and the early home equity line of credit application disclosure, in addition to the handbook entitled "What you should know about Home Equity Lines of Credit" given at the time of application.

**TRUIST EQUITY LINE ACCOUNT AGREEMENT AND DISCLOSURE
STATEMENT**


(Continued)

Page 7

This Agreement is dated October 28, 2021

THIS AGREEMENT IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS AGREEMENT IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW

BORROWER

X  (Seal)
TIMOTHY L KING

**TRUIST EQUITY LINE ACCOUNT AGREEMENT AND DISCLOSURE
STATEMENT**

(Continued)

Page 8

BILLING ERROR RIGHTS

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act

Notify us in case of errors or questions about your bill.

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at

**Truist Bank
Credit Line
P O Box 305053
Nashville, TN 37230-5053**

or at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than sixty (60) days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

Your name and account number

The dollar amount of the suspected error

Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment, your letter must reach us three (3) business days before the automatic payment is scheduled to occur.

Your rights and our responsibilities after we receive your written notice.

We must acknowledge your letter within thirty (30) days, unless we have corrected the error by then. Within ninety (90) days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your Credit Limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date on which it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten (10) days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Exhibit 2



Your Equity Line Statement

December 31, 2021 to January 30, 2022

Page 1 of 4

Account number **REDACTED** 5125

TIMOTHY L KING

Summary Of Account Activity

Previous Balance	\$45,136.27
Payments	\$0.00
Other Credits	\$0.00
Fixed Rate Advances	\$0.00
Variable Rate Advances	\$0.00
Fees Charged	\$0.00
Total Interest Charged	\$282.21

Your New Balance **\$45,418.48**

This balance is not your pay-off amount.

Outstanding Principal Balance **\$44,854.73**

Credit Limit **\$50,000.00**

Available Credit **\$5,145.27**

Statement Closing Date **01/30/2022**

Number Of Days In Billing Cycle **31**

Payment Information

New Balance **\$45,418.48**

Minimum Payment Due **\$1,153.22**

Payment Due Date **02/25/2022**

Your account is past due. Please pay \$576.61 immediately. If you have already made your payment, please disregard this message.

Our records indicate that you have paid \$228.01 in interest for calendar year 2021.

QUESTIONS?

Call Collections 877.654.9211

suntrust.com

Please send billing inquiries and correspondence to:
P.O. Box 305053, Nashville, TN 37230-5053

Explore financial solutions to meet your needs.

With a variety of personal loans, lines of credit and other financial options, SunTrust is here and ready to help. If you're interested in learning more about any of our products or services, or have questions about your current loan, give us a call at 888.461.8862 or visit suntrust.com.

► Please tear off and return this slip with your payment.

Account number: **REDACTED** 5125

Your new balance **\$45,418.48**

Minimum payment due **\$1,153.22**

Your payment is past due.

► Your minimum payment must be made before additional amounts will be applied to principal.

► Only use this area if you're paying more than your minimum payment due and give us the details here.



Moving? Check here and fill in the details on the back.

Total amount due	\$ 1,153.22
Additional Principal to Variable Rate	\$
Additional Principal to Fixed Rate/Term: ID _____	
Additional Principal to Other: ID _____	
Total amount you're paying	\$

Payments are credited to your account per your agreement. Your available credit will not reflect the payment for 7 business days to allow for the collection of funds.

SUNTRUST BANK
P.O. BOX 791274
BALTIMORE MD 21279-1274

TIMOTHY L KING
1006 PALMER RD
LITHONIA, GA 30058-9085

Transactions**Transaction Posting**

Date	Date	Reference Number	Description	Amount(\$)
Variable Rate Option				
Dec 31	Dec 31		STARTING BALANCE	0.00
Fees				
			Total Fees for this period	0.00
Interest Charged				
			Total Interest for this period	0.00
Jan 30	Jan 30		ENDING BALANCE	0.00
			Minimum Payment Due: \$0.00	
Fixed Rate/Fixed Term Option				
ID#001 - from Nov 02, 2021 to Nov 25, 2031				
Dec 31	Dec 31		STARTING BALANCE	40,091.83
Fees				
			Total Fees for this period	0.00
Interest Charged				
Jan 30	Jan 30		INTEREST CHARGE	250.73
			Total Interest for this period	250.73
Jan 30	Jan 30		ENDING BALANCE	40,342.56
			Minimum Payment Due: \$476.22	
Fixed Rate/Fixed Term Option				
ID#002 - from Dec 02, 2021 to Dec 25, 2026				
Dec 31	Dec 31		STARTING BALANCE	5,044.44
Fees				
			Total Fees for this period	0.00
Interest Charged				
Jan 30	Jan 30		INTEREST CHARGE	31.48
			Total Interest for this period	31.48
Jan 30	Jan 30		ENDING BALANCE	5,075.92
			Minimum Payment Due: \$100.39	

Ways to pay

- at suntrust.com
- by mail - tear off and return this slip with your check made payable to SunTrust Bank to the following address:
SunTrust Bank
P.O. Box 791274
Baltimore MD 21279-1274

Moving? Please give us your new contact information:

Name (first, initial, last)			
Address (number, street name)			Apartment
City	State	ZIP code	
Home telephone	Business telephone		Extension
E-mail			



Your Equity Line Statement

Page 3 of 4

December 31, 2021 to January 30, 2022

Account number **REDACTED** 5125

2022 Totals Year-To-Date	
Total Fees Charged	\$0.00
Total Interest Charged	\$273.10

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate(APR)	Balance Subject to Interest Rate	Interest Charge
Variable Rate Option	9.710% (v)	\$0.00	\$0.00
Fixed Rate/Fixed Term Option ID#001 - from Nov 02, 2021 to Nov 25, 2031	7.410 %	\$39,839.73	\$250.73
Fixed Rate/Fixed Term Option ID#002 - from Dec 02, 2021 to Dec 25, 2026	7.390 %	\$5,015.00	\$31.48

(v) = Variable rate

Your Equity Line Statement

Page 4 of 4

December 31, 2021 to January 30, 2022

Account number: **REDACTED** 5125

Important Information

For your payment to be credited to your account on the same business day that it is received, the coupon portion on the billing statement and your payment must be mailed to the remittance address shown on the coupon and received by SunTrust Bank by 5:00 PM. Payment must be in the form of a check or money order drawn in U.S. currency for the correct amount. Payments received at any other location in any other form may be subject to a delay in crediting of up to five (5) days after the date of receipt.

How We Calculate Interest

We figure the interest charge on your account by applying the daily periodic rate to the Average Daily Balance of your account. To get the Average Daily Balance we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any unpaid interest and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the Average Daily Balance.

Overdraft Protection

If you have been provided with an overdraft protection agreement, then by payment of the annual fee and/or use of this overdraft protection, you agree to abide by all of its terms and conditions, including but not limited to its repayment terms.

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think there is an error, have questions, or need additional information about a transaction on your statement, please call us at 888.461.8862 or write to us at:

SunTrust Bank
P.O. Box 305053
Nashville, TN 37230-5053

We must receive your written request within 60 days of the date the first bill was sent where an error or problem occurs to preserve your billing rights.

In your letter, give us the following information:

- * Your name and account number.
- * The dollar amount of the suspected error.
- * Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If SunTrust made an error on your bill, you will not have to pay any finance charges related to any amount in question. If SunTrust does not find an error, you will be required to pay all unpaid portions of the amount in question including any unpaid finance charges. In both cases, you will receive a statement showing the amount you owe and the date due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill, and we must tell them when the matter has been settled or resolved between us. We must also tell you the name of anyone we report you to. If we do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your bill was correct.

Federal Disclosures

The Servicemembers Civil Relief Act (SCRA) provides important financial and legal protections to service members - including caps on interest rates, stays of certain legal proceedings, protection from eviction, and termination of leases without repercussions. Learn more at www.militaryonesource.mil (search for 'SCRA').

SunTrust is a member of the HOPE NOW Alliance. HOPE NOW is an alliance between counselors, servicers, investors and other mortgage market participants with a mission to prevent foreclosures through outreach to borrowers at risk. To obtain more information about HOPE NOW, please contact the Homeowner's HOPE hotline at 888.995.HOPE (4673) and www.995HOPE.org or www.HOPENOW.com. The HOPE NOW Alliance provides free independent, HUD-approved counseling to homeowners in financial trouble. Or you can contact the US Department of Housing and Urban Development (HUD) at 800.569.4287 or www.hud.gov/foreclosure for information about HUD-approved counseling agencies that may assist you.

This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, SunTrust recognizes that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only.

If you are current on your loan account, the notice above is not intended to imply otherwise.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Under the Fair Credit Reporting Act, you have the right to notify us if you believe we have reported inaccurate information about your account to a credit bureau or consumer reporting agency. Such notices should be sent in writing and include your complete name, current address, social security number, telephone number, account number, type of account, specific item of dispute and the reason why you believe the information reported is in error. Send your notice to: SunTrust Bank, P.O. Box 85526, CS RVW-7955, Richmond, VA 23285-5526

CALIFORNIA AND UTAH RESIDENTS: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

© 2022 SunTrust Banks, Inc. SunTrust, and Access 3 are federally registered service marks of SunTrust Banks, Inc. All other trademarks are the property of their respective owners. SunTrust Bank is an Equal Housing Lender.



Exhibit 3



Your Equity Line Statement

January 31, 2022 to February 21, 2022

Page 1 of 5

Account number **REDACTED** 5125

TIMOTHY L KING

Summary Of Account Activity

Previous Balance	\$45,418.48
Payments	-\$1,600.00
Other Credits	\$9.91
Fixed Rate Advances	\$5,000.00
Variable Rate Advances	\$0.00
Fees Charged	\$15.00
Total Interest Charged	\$205.66
Your New Balance	\$49,049.05
This balance is not your pay-off amount.	
Outstanding Principal Balance	\$48,833.48
Credit Limit	\$50,000.00
Available Credit	\$1,166.52
Statement Closing Date	02/21/2022
Number Of Days In Billing Cycle	22

Payment Information

New Balance	\$49,049.05
Minimum Payment Due	\$0.00
Payment Due Date	02/25/2022

Our records indicate that you have paid \$228.01 in interest for calendar year 2021.

QUESTIONS?

Call Customer Service 888.461.8862

suntrust.com

Please send billing inquiries and correspondence to:
P.O. Box 305053, Nashville, TN 37230-5053

This is not a bill.

It is for informational purposes only and reflects your last balance on our SunTrust systems before moving over to our new Truist systems. You will receive your first Truist statement in the coming days.

► Please tear off and return this slip with your payment.

Account number **REDACTED** 5125Your new balance **\$49,049.05**Minimum payment due **\$0.00**

Date your payment is due: Feb 25, 2022

► Your minimum payment must be made before additional amounts will be applied to principal.

► Only use this area if you're paying more than your minimum payment due and give us the details here.



Moving? Check here and fill in the details on the back.

Variable Rate Option Minimum Amount Due	\$ 0.00
Fixed Rate/Fixed Term Minimum Amount Due	0.00
Your total payment due	\$ 0.00
Additional Principal to Variable Rate	\$
Additional Principal to Fixed Rate/Term: ID _____	
Additional Principal to Other: ID _____	
Total amount you're paying	\$

Payments are credited to your account per your agreement. Your available credit will not reflect the payment for 7 business days to allow for the collection of funds.

SUNTRUST BANK
P.O. BOX 791274
BALTIMORE MD 21279-1274

TIMOTHY L KING
1006 PALMER RD
LITHONIA, GA 30058-9085

Transactions**Transaction Posting**

Date	Date	Reference Number	Description	Amount(\$)
Variable Rate Option				
Jan 31	Jan 31		STARTING BALANCE	0.00
Fees				
			Total Fees for this period	0.00
Interest Charged				
			Total Interest for this period	0.00
Feb 21	Feb 21		ENDING BALANCE	0.00
			Minimum Payment Due: \$0.00	

Fixed Rate/Fixed Term Option**ID#001 - from Nov 02, 2021 to Nov 25, 2031**

Jan 31	Jan 31		STARTING BALANCE	40,342.56
Jan 31	Jan 31		INTEREST CHARGE ADJUSTMENT	7.91
Feb 03	Feb 03		PAYMENT	
			INTEREST	-502.83
			PRINCIPAL	-896.39
Fees				
			Total Fees for this period	0.00
Interest Charged				
Feb 21	Feb 21		INTEREST CHARGE	166.57
			Total Interest for this period	166.57
Feb 21	Feb 21		ENDING BALANCE	39,117.82
			Minimum Payment Due: \$0.00	

Fixed Rate/Fixed Term Option**ID#002 - from Dec 02, 2021 to Dec 25, 2026**

Jan 31	Jan 31		STARTING BALANCE	5,075.92
Jan 31	Jan 31		INTEREST CHARGE ADJUSTMENT	0.99
Feb 03	Feb 03		PAYMENT	
			INTEREST	-60.92
			PRINCIPAL	-139.86
Fees				

Ways to pay

- at suntrust.com
- by mail - tear off and return this slip with your check made payable to SunTrust Bank to the following address:
SunTrust Bank
P.O. Box 791274
Baltimore MD 21279-1274

Moving? Please give us your new contact information:

Name (first, initial, last)			
Address (number, street name)			Apartment
City	State	ZIP code	
Home telephone	Business telephone		Extension
E-mail			



Your Equity Line Statement

Page 3 of 5

January 31, 2022 to February 21, 2022

Account number **REDACTED** 5125

Transactions

Transaction Posting

Date	Date	Reference Number	Description	Amount(\$)
			Total Fees for this period	0.00
			Interest Charged	
Feb 21	Feb 21		INTEREST CHARGE	20.81
			Total Interest for this period	20.81
Feb 21	Feb 21		ENDING BALANCE	4,896.94
			Minimum Payment Due: \$0.00	

Fixed Rate/Fixed Term Option

ID#003 - from Feb 03, 2022 to Feb 25, 2027

Jan 31	Jan 31		STARTING BALANCE	0.00
Feb 03	Feb 03		INTERNET ADVANCE-60 MONTHS	5,000.00
Feb 03	Feb 03		INTEREST CHARGE ADJUSTMENT	1.01
			Fees	
Feb 03	Feb 03		FIXED TERM ADVANCE FEE	15.00
			Total Fees for this period	15.00
			Interest Charged	
Feb 21	Feb 21		INTEREST CHARGE	18.28
			Total Interest for this period	18.28
Feb 21	Feb 21		ENDING BALANCE	5,034.29
			Minimum Payment Due: \$0.00	

2022 Totals Year-To-Date

Total Fees Charged	\$15.00
Total Interest Charged	\$488.67

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate(APR)	Balance Subject to Interest Rate	Interest Charge
Variable Rate Option	9.710% (v)	\$0.00	\$0.00
Fixed Rate/Fixed Term Option ID#001 - from Nov 02, 2021 to Nov 25, 2031	7.410 %	\$37,295.42	\$166.57
Fixed Rate/Fixed Term Option ID#002 - from Dec 02, 2021 to Dec 25, 2026	7.390 %	\$4,672.61	\$20.81
Fixed Rate/Fixed Term Option ID#003 - from Feb 03, 2022 to Feb 25, 2027	7.390 %	\$4,103.18	\$18.28

(v) = Variable rate

Your Equity Line Statement

Page 5 of 5

January 31, 2022 to February 21, 2022

Account number: **REDACTED 5125**

Important Information

For your payment to be credited to your account on the same business day that it is received, the coupon portion on the billing statement and your payment must be mailed to the remittance address shown on the coupon and received by SunTrust Bank by 5:00 PM. Payment must be in the form of a check or money order drawn in U.S. currency for the correct amount. Payments received at any other location in any other form may be subject to a delay in crediting of up to five (5) days after the date of receipt.

How We Calculate Interest

We figure the interest charge on your account by applying the daily periodic rate to the Average Daily Balance of your account. To get the Average Daily Balance we take the beginning balance of your account each day, add any new purchases/advances/fees, and subtract any unpaid interest and any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the Average Daily Balance.

Overdraft Protection

If you have been provided with an overdraft protection agreement, then by payment of the annual fee and/or use of this overdraft protection, you agree to abide by all of its terms and conditions, including but not limited to its repayment terms.

YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think there is an error, have questions, or need additional information about a transaction on your statement, please call us at 888.461.8862 or write to us at:

SunTrust Bank
P.O. Box 305053
Nashville, TN 37230-5053

We must receive your written request within 60 days of the date the first bill was sent where an error or problem occurs to preserve your billing rights.

In your letter, give us the following information:

- * Your name and account number.
- * The dollar amount of the suspected error.
- * Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If SunTrust made an error on your bill, you will not have to pay any finance charges related to any amount in question. If SunTrust does not find an error, you will be required to pay all unpaid portions of the amount in question including any unpaid finance charges. In both cases, you will receive a statement showing the amount you owe and the date due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill, and we must tell them when the matter has been settled or resolved between us. We must also tell you the name of anyone we report you to. If we do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your bill was correct.

Federal Disclosures

The Servicemembers Civil Relief Act (SCRA) provides important financial and legal protections to service members - including caps on interest rates, stays of certain legal proceedings, protection from eviction, and termination of leases without repercussions. Learn more at www.militaryonesource.mil (search for 'SCRA').

SunTrust is a member of the HOPE NOW Alliance. HOPE NOW is an alliance between counselors, servicers, investors and other mortgage market participants with a mission to prevent foreclosures through outreach to borrowers at risk. To obtain more information about HOPE NOW, please contact the Homeowner's HOPE hotline at 888.995.HOPE (4673) and www.995HOPE.org or www.HOPENOW.com. The HOPE NOW Alliance provides free independent, HUD-approved counseling to homeowners in financial trouble. Or you can contact the US Department of Housing and Urban Development (HUD) at 800.569.4287 or www.hud.gov/foreclosure for information about HUD-approved counseling agencies that may assist you.

This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, SunTrust recognizes that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only.

If you are current on your loan account, the notice above is not intended to imply otherwise.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Under the Fair Credit Reporting Act, you have the right to notify us if you believe we have reported inaccurate information about your account to a credit bureau or consumer reporting agency. Such notices should be sent in writing and include your complete name, current address, social security number, telephone number, account number, type of account, specific item of dispute and the reason why you believe the information reported is in error. Send your notice to: SunTrust Bank, P.O. Box 85526, CS RVW-7955, Richmond, VA 23285-5526

CALIFORNIA AND UTAH RESIDENTS: As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

© 2022 SunTrust Banks, Inc. SunTrust, and Access 3 are federally registered service marks of SunTrust Banks, Inc. All other trademarks are the property of their respective owners. SunTrust Bank is an Equal Housing Lender.



Exhibit 4

*Home Equity Line of Credit*

REDACTED 9339 0001-05-02-10 004
 TIMOTHY L KING
 1006 PALMER RD
 LITHONIA GA 30058-9085

Loan Questions?
Call 1-844-487-8478

Page 1 of 2

<i>Account Status</i>		<i>Revolving Option</i>	
Statement Date		02/28/22	
Line Account Number		REDACTED-5998	
Due Date		03/25/22	
Current Amount Due		\$0.00	
Past Due Date			
Past Due Amount		\$0.00	
Fees/Charges		\$0.00	
Minimum Amount Due		\$0.00	
<i>Account Summary</i>			
Credit Limit		\$50,000.00	
Credit Available		\$1,166.52	
Previous Account Balance		\$0.00	
Total Payments	()	\$0.00	
Total Advances	(+)	\$0.00	
Total Finance Charges	(+)	\$0.00	
Total Adjustments	(+)	\$0.00	
New Account Balance	(=)	\$0.00	
			When using the attached payment voucher to make a payment, the funds will be used to satisfy all amounts due on the revolving balance portion of your line and then any outstanding Fixed Options. Any remaining funds will reduce principal on the revolving portion of your HELOC. (To ensure accurate distribution of your payments via Online Banking with Truist or another financial institution, be sure to use note number 5998 when you are setting up the ACH payment.)
			If you would like additional funds to go towards your fixed option balance(s), you may make a transfer in the branch or online using the note number associated with the appropriate Fixed Option (500X).
			Loans are subject to credit approval. Equal Housing Lender. Member FDIC
Annual Percentage Rate	Daily Periodic Rate	Average Daily Balance	Billing Cycle Days
9.71%	0.000000%	\$0.00	7
		Finance Charge	
		\$0.00	

Transaction History

Date	Description	Amount	Balance
01/31/22	BEGINNING PRINCIPAL BALANCE	\$0.00	\$0.00
02/28/22	TIER 1 CURRENT PER RATE .026602% CORR APR 09.71%		
02/28/22	ENDING PRINCIPAL BALANCE	\$0.00	\$0.00
	INTEREST PAID IN 2021	\$228.01	\$0.00

Detach here and mail with your payment in the enclosed envelope. Make check payable to Truist. Be sure to include your loan account number on the check.. Allow 7 days for postal delivery.

REDACTED 9570

REDACTED

5046

- o *Check here if you prefer to have your payment drafted.
 *Please provide details on back.

Payment Form

REDACTED 9339 0001-05-02-10
 TRUIST ITEM PROCESSING CENTER
 PO BOX 580048
 CHARLOTTE NC 28258-0048



TIMOTHY L KING

Account Number: REDACTED-5998

Payment Due Date: 03/25/22

Amount Due: \$676.96

Amount Enclosed \$.

REDACTED 9570 5999

99547

Your ANNUAL PERCENTAGE RATE on page one is based on the index rate plus the margin as set forth in your loan documents. The rate will be effective when the new statement cycle begins that month. The daily periodic rate disclosed on page one may vary from statement to statement due to changes in your annual percentage rate.

The TOTAL FINANCE CHARGE on page one is computed by multiplying the "average daily balance" by the daily periodic rate. Multiply this figure by the number of days in the billing cycle to calculate the finance charge for the billing cycle. To determine the "average daily balance" for your account, we take the beginning balance of your account each day and add any new advances and subtract any payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

Your NEW ACCOUNT BALANCE on page one does not include the repayment of closing costs paid on your behalf, if applicable, nor any other fees that may result upon closing this account.

Payments made in the branch or mailed to the address on this statement will be credited to your account on the date of receipt. Only checks or money orders should be sent by mail and accompanied by the account number or payment coupon. If the payment is \$5,000 or greater the availability of funds on the line of credit will not be made available until three business days from the receipt of payment.

When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction and funds may be processed from your account the same day.

Under the Fair and Accurate Credit Transactions Act, you are eligible for a free copy of your credit report each year. Contact:

Annual Credit Report Request Service
P.O. Box 105281 Atlanta, GA 30348-5281
www.annualcreditreport.com 1-877-322-8228

Convenient Ways To Reach Us

- Visit us online at **Truist.com**.
- Stop by your local Truist branch.
- If you have questions about your loan statement, write to us at:

Truist Loan Services
P.O. Box 2306
Wilson, NC 27894-2306

For information about your line 24 hours a day, call 844-4TRUIST (844-487-8478). Simply follow the prompts and utilize the automated system to access your account, make a payment, or take an advance.

- Enter your Social Security number or Taxpayer Identification number.
- Enter your 14-digit Truist Line Account Number, followed by the pound (#) key.

Billing Rights Summary In case of Errors, Inquiries, or Disputed Items Related to Your Account Statement.

If you think your line of credit statement is wrong, or if you need more information concerning a transaction or if you dispute an amount owed on your statement, please write us on a separate sheet at the following address: Truist Loan Services, P.O. Box 2306, Wilson, NC 27894-2306. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In the letter, give us the following information:

- Name and Account Number
- The dollar amount of the suspected error
- A description of the error and why you believe there is an error. If you need more information, please describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

The bank will not accept any payment marked "Payment in Full" as to a disputed account and reserves the right to reject all such payments. The envelope and any enclosed documents related to a disputed account are to be marked "Attention Disputed Payoff."

Automatic Payment Authorization

REDACTED-5998

Your signature authorizes Truist Bank to automatically debit the checking or savings account listed below for the amount of your loan payment each month. You will be notified by mail when your authorization has been received. Until that time, you are responsible for continuing to make your regular payments. Your authorization will remain in place until a written notice is received from you to cancel automatic payments.

Checking or Savings Account Number to Draft _____ Check One: ☐ Checking ☐ Savings

Financial Institution to Draft _____ Financial Institution's Transit Routing Number _____

Date _____ Signature of Account Holder _____

Include a blank voided check (for checking accounts) or a voided deposit slip (for savings accounts).

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Client Care at 844-4TRUIST (844-487-8478).


Exhibit 5

*Home Equity Line of Credit*

REDACTED 9339 0001-05-02-10 004
 TIMOTHY L KING
 1006 PALMER RD
 LITHONIA GA 30058-9085

Loan Questions?
Call 1-844-487-8478

Page 1 of 2

<i>Account Status</i>		<i>Total Outstanding Amount</i>	
Previous Account Balance	\$0.00	New Balance	\$49,425.55
Payments ()	\$0.00	Minimum Payment Due	\$1,353.92
Other Credits ()	\$0.00	Payment Due Date	04/25/22
Advances (+)	\$0.00		
Past Due Amount	\$0.00		
Past Due Date			
Fees Charged (+)	\$0.00		
Interest Charged (+)	\$0.00		
Line Account Number	REDACTED-5998		
New Balance	\$0.00		
Credit Limit	\$50,000.00		
Available Credit	\$1,166.52		
Statement Closing Date	03/31/22		
Days in Billing Cycle	31		
Average Daily Balance	\$0.00		
Daily Periodic Rate	0.000000%		
<i>Payment Information</i>		Loans are subject to credit approval. Equal Housing Lender.  Member FDIC	
New Balance	\$0.00		
Minimum Payment Due	\$0.00		
Payment Due Date	04/25/22		
Late Charge Assessment Date			
Late payment warning: If we do not receive your minimum payment by the date listed above, a late charge may be assessed in the amount of: \$0.00			

Detach here and mail with your payment in the enclosed envelope. Make check payable to Truist. Be sure to include your loan account number on the check. Allow 7 days for postal delivery.

REDACTED

1570

5046

- o *Check here if you prefer to have your payment drafted.
 *Please provide details on back.

Payment Form

REDACTED 9339 0001-05-02-10
 TRUIST ITEM PROCESSING CENTER
 PO BOX 580057
 CHARLOTTE NC 28258-0057



TIMOTHY L KING

Account Number: REDACTED-5998

Payment Due Date: 04/25/22

Amount Due: \$1,353.92

Amount Enclosed \$.

REDACTED 9339 0001-05-02-10 5999

130605

Your ANNUAL PERCENTAGE RATE is a variable rate based on the index rate plus the margin as set forth in your loan documents. The rate will be effective when the new statement cycle begins that month. The daily periodic rate disclosed on page one may vary from statement to statement due to changes in your annual percentage rate.

The TOTAL INTEREST CHARGED on page one is computed by multiplying the "average daily balance" by the daily periodic rate. Multiply this figure by the number of days in the billing cycle to calculate the interest charge for the billing cycle. To determine the "average daily balance" for your account, we take the beginning balance of your account each day and add any new advances and subtract any payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

Your NEW ACCOUNT BALANCE on page one does not include the repayment of closing costs paid on your behalf, if applicable, nor any other fees that may result upon closing this account.

Payments mailed to the address on this statement will be credited to the account on the date of receipt. Only checks or money orders should be sent by mail and be accompanied by the account number or payment coupon. Payments may also be made through Truist Online Banking and Truist Client Care for same day credit if done before 5:00 pm. Payments made through other methods may result in a delay in crediting to your account. If the payment is \$5,000 or greater the availability of funds on the line of credit will not be made available until three business days from the receipt of payment.

When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction and funds may be processed from your account the same day.

Under the Fair and Accurate Credit Transactions Act, you are eligible for a free copy of your credit report each year. Contact:

Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281 www.annualcreditreport.com 1-877-322-8228

If you notice inaccuracies on your credit report, please write to us at Truist Loan Services, Credit Bureau Disputes, PO Box 849, Wilson, NC 27894.

Convenient Ways To Reach Us

- Visit us online at **Truist.com**.
- Stop by your local Truist branch.
- If you have questions about your loan statement, write to us at:

Truist Loan Services
P.O. Box 2306
Wilson, NC 27894-2306

For information about your line 24 hours a day, call 844-4TRUIST (844-487-4878). Simply follow the prompt and utilize the automated system to access your account, make payment, or take an advance.

- Enter your Social Security number or Taxpayer Identification number.
- Enter your 14-digit Truist Line Account Number, followed by the pound (#) key.

Billing Rights Summary In case of Errors, Inquiries, or Disputed Items Related to Your Account Statement.

If you think your line of credit statement is wrong, or if you need more information concerning a transaction or if you dispute an amount owed on your statement, please write us on a separate sheet at the following address: Truist Loan Services, P.O. Box 849, Wilson, NC 27894. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In the letter, give us the following information:

- Name and Account Number
- The dollar amount of the suspected error
- A description of the error and why you believe there is an error. If you need more information, please describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

The bank will not accept any payment marked "Payment in Full" as to a disputed account and reserves the right to reject all such payments. The envelope and any enclosed documents related to a disputed account are to be marked "Attention: Disputed Payoff."

Automatic Payment Authorization

REDACTED-5998

Your signature authorizes Truist Bank to automatically debit the checking or savings account listed below for the amount of your loan payment each month. You will be notified by mail when your authorization has been received. Until that time, you are responsible for continuing to make your regular payments. Your authorization will remain in place until a written notice is received from you to cancel automatic payments.

Checking or Savings Account Number to Draft _____ Check One: ☐ Checking ☐ Savings

Financial Institution to Draft _____ Financial Institution's Transit Routing Number _____

Date _____ Signature of Account Holder _____

Include a blank voided check (for checking accounts) or a voided deposit slip (for savings accounts).

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Client Care at 844-4TRUIST (844-487-8478).

Exhibit 6

TRUIST
306-40-06-60
1001 Semmes Ave 6th Floor
Richmond, VA 23224
Tel: 877.654.9211



April 26, 2022

REDACTED L247

Timothy King
1006 Palmer Rd
Lithonia, GA 30058-9085

RE: Home Equity Line Of Credit Loan Number: 5998
Property Address: 1006 Palmer Rd Lithonia, GA 30058
Total Amount Due: \$1,353.92

Dear Timothy King:

Truist has not received your Home Equity Line Of Credit payment for 3/25/2022 of \$1,353.92. This past due amount may not include accrued late fees or other fees due.

If you have made the above referenced payment, please disregard this letter, and thank you. If you have not made the payment here are several options available to make a payment:

- Call us at 877-654-9211 to make your payment by telephone. Please have your loan number available when you call.
- At www.truist.com.
- At any Truist Bank Branch.
- Or mail your payment to:
Truist
P.O. Box 791144
Baltimore, MD 21279-1144

If you are having financial difficulties and cannot pay the total amount due, we have options that may help. Please call us so that we can work with you to make payment arrangements.

Truist's goal is to help all clients on the path to financial wellbeing. So, give us a call and let us get started helping you today.

Sincerely,

Collection Department
Enclosure(s): **Important Federal and State Disclosures**



IMPORTANT FEDERAL AND SELECTED STATE DISCLOSURES

- The Servicemembers Civil Relief Act (SCRA) provides important financial and legal protections to service members — including caps on interest rates, stays of certain legal proceedings, protection from eviction, and termination of leases without repercussions. Learn more at www.militaryonesource.mil (search for “SCRA”).
- Whether you are trying to ward off a potential financial crisis, or just looking for education classes to increase your financial knowledge, consider contacting an accredited nonprofit agency that is a member of the National Foundation for Credit Counseling (NFCC). To locate an NFCC Member Agency in your area, call 800-388-2227.
- If an amount due is indicated, because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, contact us at the number provided.
- This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, we recognize that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only.

If you are current on your loan account, the notice above is not intended to imply otherwise.

- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20006.
- We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

If you are a resident of Ohio or your property is in Ohio, the following may apply to you.

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

If you are a Texas resident or your property is in Texas, the following may apply to you.

- **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**
- **FINANCE CHARGES WILL CONTINUE TO ACCRUE ON THE UNPAID BALANCE AT THE CONTRACT RATE. BY DEFERRING ONE OR MORE INSTALLMENTS, YOU WILL PAY MORE FINANCE CHARGES THAN ORIGINALLY DISCLOSED.**

If you are a Wisconsin resident or your property is in Wisconsin, the following may apply to you.

- No provisions of a marital property agreement, a unilateral statement under Section 766.59, or a court decree under Section 766.70, adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has knowledge of the adverse provision when the obligation to the creditor is incurred.




Exhibit 7

*Home Equity Line of Credit*

REDACTED 9339 0001-05-02-10 004
 TIMOTHY L KING
 1006 PALMER RD
 LITHONIA GA 30058-9085

Loan Questions?
Call 1-844-487-8478

Page 1 of 2

<i>Account Status</i>		<i>Total Outstanding Amount</i>	
Previous Account Balance	\$0.00	New Balance	\$48,826.23
Payments ()	\$0.00	Minimum Payment Due	\$1,134.72
Other Credits ()	\$0.00	Payment Due Date	05/25/22
Advances (+)	\$0.00		
Past Due Amount	\$0.00		
Past Due Date			
Fees Charged (+)	\$33.84		
Interest Charged (+)	\$0.00		
Line Account Number	REDACTED-5998		
New Balance	\$33.84		
Credit Limit	\$50,000.00		
Available Credit	\$0.00		
Statement Closing Date	04/30/22		
Days in Billing Cycle	30		
Average Daily Balance	\$0.00		
Daily Periodic Rate	0.000000%		
<i>Payment Information</i>		Loans are subject to credit approval. Equal Housing Lender.  Member FDIC	
New Balance	\$33.84		
Minimum Payment Due	\$33.84		
Payment Due Date	05/25/22		
Late Charge Assessment Date			
Late payment warning: If we do not receive your minimum payment by the date listed above, a late charge may be assessed in the amount of: \$0.00			

Detach here and mail with your payment in the enclosed envelope. Make check payable to Truist. Be sure to include your loan account number on the check. Allow 7 days for postal delivery.

REDACTED 9570

REDACTED

5046

- o *Check here if you prefer to have your payment drafted.
 *Please provide details on back.

Payment Form

REDACTED 9339 0001-05-02-10
 TRUIST ITEM PROCESSING CENTER
 PO BOX 580057
 CHARLOTTE NC 28258-0057



TIMOTHY L KING

Account Number: REDACTED-5998

Payment Due Date: 05/25/22

Amount Due: \$1,134.72

Amount Enclosed \$.

REDACTED 9570 5999

135052

Your ANNUAL PERCENTAGE RATE is a variable rate based on the index rate plus the margin as set forth in your loan documents. The rate will be effective when the new statement cycle begins that month. The daily periodic rate disclosed on page one may vary from statement to statement due to changes in your annual percentage rate.

The TOTAL INTEREST CHARGED on page one is computed by multiplying the "average daily balance" by the daily periodic rate. Multiply this figure by the number of days in the billing cycle to calculate the interest charge for the billing cycle. To determine the "average daily balance" for your account, we take the beginning balance of your account each day and add any new advances and subtract any payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

Your NEW ACCOUNT BALANCE on page one does not include the repayment of closing costs paid on your behalf, if applicable, nor any other fees that may result upon closing this account.

Payments mailed to the address on this statement will be credited to the account on the date of receipt. Only checks or money orders should be sent by mail and be accompanied by the account number or payment coupon. Payments may also be made through Truist Online Banking and Truist Client Care for same day credit if done before 5:00 pm. Payments made through other methods may result in a delay in crediting to your account. If the payment is \$5,000 or greater the availability of funds on the line of credit will not be made available until three business days from the receipt of payment.

When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction and funds may be processed from your account the same day.

Under the Fair and Accurate Credit Transactions Act, you are eligible for a free copy of your credit report each year. Contact:

Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281 www.annualcreditreport.com 1-877-322-8228

If you notice inaccuracies on your credit report, please write to us at Truist Loan Services, Credit Bureau Disputes, PO Box 849, Wilson, NC 27894.

Convenient Ways To Reach Us

- Visit us online at **Truist.com**.
- Stop by your local Truist branch.
- If you have questions about your loan statement, write to us at:

Truist Loan Services
P.O. Box 2306
Wilson, NC 27894-2306

For information about your line 24 hours a day, call 844-4TRUIST (844-487-4878). Simply follow the prompt and utilize the automated system to access your account, make payment, or take an advance.

- Enter your Social Security number or Taxpayer Identification number.
- Enter your 14-digit Truist Line Account Number, followed by the pound (#) key.

Billing Rights Summary In case of Errors, Inquiries, or Disputed Items Related to Your Account Statement.

If you think your line of credit statement is wrong, or if you need more information concerning a transaction or if you dispute an amount owed on your statement, please write us on a separate sheet at the following address: Truist Loan Services, P.O. Box 849, Wilson, NC 27894. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In the letter, give us the following information:

- Name and Account Number
- The dollar amount of the suspected error
- A description of the error and why you believe there is an error. If you need more information, please describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

The bank will not accept any payment marked "Payment in Full" as to a disputed account and reserves the right to reject all such payments. The envelope and any enclosed documents related to a disputed account are to be marked "Attention: Disputed Payoff."

Automatic Payment Authorization

REDACTED-5998

Your signature authorizes Truist Bank to automatically debit the checking or savings account listed below for the amount of your loan payment each month. You will be notified by mail when your authorization has been received. Until that time, you are responsible for continuing to make your regular payments. Your authorization will remain in place until a written notice is received from you to cancel automatic payments.

Checking or Savings Account Number to Draft _____ Check One: ☐ Checking ☐ Savings

Financial Institution to Draft _____ Financial Institution's Transit Routing Number _____

Date _____ Signature of Account Holder _____

Include a blank voided check (for checking accounts) or a voided deposit slip (for savings accounts).

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Client Care at 844-4TRUIST (844-487-8478).



REDACTED 9339 0001-05-02-10
TIMOTHY L KING
1006 PALMER RD

Page 2 of 2

TRANSACTIONS

Payments and other Credits

Date	Description	Amount	Balance
------	-------------	--------	---------

Advances

Date	Description	Amount	Balance
------	-------------	--------	---------

Fees

Date	Description	Amount	Balance
04/04/22	LATE CHRG ASSESSMENT	\$33.84	\$0.00
04/30/22	Total Fees charged this period	\$33.84	\$0.00

Interest Charges

Date	Description	Amount	Balance
04/30/22	TIER 1 CURRENT PER RATE .026602% CORR APR 09.71%		
04/30/22	Total Interest charged this period	\$0.00	\$0.00

Interest Charged Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	Annual Percentage Rate	Balance Subject to Interest	Interest Charged
Advances	9.71(V)	\$0.00	\$0.00

(V) = Variable or Fixed Rate

Total Year-To-Date Fees charged this year \$33.84

Total Year-To-Date Interest charged this year \$673.33

Fixed Rate and Term REDACTED 9570-5001				Account Summary	
Statement Date	04/30/22	Due Date	05/25/22	Previous Account Balance	\$39,418.24
Annual Percentage Rate	7.41%	Past Due Date		Total Payments ()	\$930.00
Term: from 11/02/21 to 11/25/31		Current Amount Due	\$476.22	Total Advances (+)	\$0.00
		Past Due Amount	\$22.44	Total Finance Charges (+)	\$236.77
		Fees/Charges	\$236.77	Total Adjustments (+)	\$0.00
		Minimum Amount Due	\$498.66	New Account Balance (=)	\$38,725.01
Annual Percentage Rate	7.41%	Daily Periodic Rate	0.020301%	Billing Cycle Days	30
		Average Daily Balance	\$38,874.84	Finance Charge	\$236.77
Transaction History					
Date	Description	Amount	Balance		
04/01/22	BEGINNING PRINCIPAL BALANCE	\$0.00	\$38,943.34		
04/28/22	PRINCIPAL PAYMENT	\$684.92	\$38,258.42		
04/28/22	INTEREST PAYMENT	\$245.08	\$38,258.42		
	11:59 PM 04/28/22 TRUIST ONLINE				
	PAYMT FROM CHECKING XXXXXXXXX4831				
04/30/22	ENDING PRINCIPAL BALANCE	\$0.00	\$38,258.42		
Fixed Rate and Term REDACTED 9570-5002				Account Summary	
Statement Date	04/30/22	Due Date	05/25/22	Previous Account Balance	\$4,934.44
Annual Percentage Rate	7.39%	Past Due Date	03/25/22	Total Payments ()	\$0.00
		Current Amount Due	\$100.39	Total Advances (+)	\$0.00

Home Equity Line of Credit

REDACTED 9339 0001-05-02-10
TIMOTHY L KING
1006 PALMER RD

<i>Fixed Rate and Term</i> REDACTED 9570-5002			<i>Account Summary</i>	
<i>Term:</i> from 12/02/21 to 12/25/26	Past Due Amount	\$200.78	Total Finance Charges (+)	\$29.61
	Fees/Charges	\$29.61	Total Adjustments (+)	\$0.00
	Minimum Amount Due	\$301.17	New Account Balance (=)	\$4,964.05
Annual Percentage Rate 7.39%	Daily Periodic Rate 0.020245%	Average Daily Balance \$4,875.14	Billing Cycle Days 30	Finance Charge \$29.61
<i>Transaction History</i>				
Date	Description	Amount	Balance	
04/01/22	BEGINNING PRINCIPAL BALANCE	\$0.00	\$4,875.14	
04/30/22	ENDING PRINCIPAL BALANCE	\$0.00	\$4,875.14	
<i>Fixed Rate and Term</i> REDACTED 9570-5003			<i>Account Summary</i>	
Statement Date 04/30/22	Due Date 05/25/22	Previous Account Balance	\$5,072.87	
Annual Percentage Rate 7.39%	Past Due Date 03/25/22	Total Payments ()	\$0.00	
<i>Term:</i> from 02/03/22 to 02/25/27	Current Amount Due	\$100.35	Total Advances (+)	\$0.00
	Past Due Amount	\$200.70	Total Finance Charges (+)	\$30.46
	Fees/Charges	\$30.46	Total Adjustments (+)	\$0.00
	Minimum Amount Due	\$301.05	New Account Balance (=)	\$5,103.33
Annual Percentage Rate 7.39%	Daily Periodic Rate 0.020245%	Average Daily Balance \$5,015.00	Billing Cycle Days 30	Finance Charge \$30.46
<i>Transaction History</i>				
Date	Description	Amount	Balance	
04/01/22	BEGINNING PRINCIPAL BALANCE	\$0.00	\$5,015.00	
04/30/22	ENDING PRINCIPAL BALANCE	\$0.00	\$5,015.00	

Do You Have the Right Amount of Insurance Coverage?

With the busy demands of everyday life, it's easy to overlook the fact that the insurance you put in place years - or even months - ago might not cover what you need.

Life is all about change, and many of the individuals and families who meet with us are surprised to discover their insurance coverage may not have kept pace with their life changes.

If you haven't completed an insurance assessment recently, we welcome the opportunity to help you identify any gaps in your current protection and make recommendations designed to support your financial goals.

Talk with a McGriff Insurance Services agent today at 800-422-8448.

© 2022 Truist. Insurance product and services are offered by McGriff Insurance Services, Inc., a wholly owned subsidiary of Truist Insurance Holdings, Inc. Insurance products are not a deposit; not FDIC insured; not insured by any federal government agency; not guaranteed by the bank.

Making a Fixed Rate and Term Payment

When using the attached payment voucher to make a payment, the funds will be used to satisfy all amounts due on the revolving balance portion of your line and then any outstanding Fixed Options. Any remaining funds will reduce principal on the revolving portion of your HELOC. (To ensure accurate distribution of your payments via Online Banking with Truist or another financial institution, be sure to use note number 5998 when you are setting up the ACH payment.)

If you would like additional funds to go towards your fixed option balance(s), you may make a transfer in the branch or online using the note number associated with the appropriate Fixed Option (500X).


Exhibit 8

*Home Equity Line of Credit*

REDACTED 9339 0001-05-02-10 004
TIMOTHY L KING
1006 PALMER RD
LITHONIA GA 30058-9085

Loan Questions?
Call 1-844-487-8478

Page 1 of 2

Account Status		Revolving Option		<h3>Making a Fixed Rate and Term Payment</h3> <p>When using the attached payment voucher to make a payment, the funds will be used to satisfy all amounts due on the revolving balance portion of your line and then any outstanding Fixed Options. Any remaining funds will reduce principal on the revolving portion of your HELOC. (To ensure accurate distribution of your payments via Online Banking with Truist or another financial institution, be sure to use note number 5998 when you are setting up the ACH payment.)</p> <p>If you would like additional funds to go towards your fixed option balance(s), you may make a transfer in the branch or online using the note number associated with the appropriate Fixed Option (500X).</p>			
Statement Date		05/31/22					
Line Account Number		REDACTED-5998					
Due Date		06/25/22					
Current Amount Due		\$0.00					
Past Due Date				<p>Loans are subject to credit approval. Equal Housing Lender.  Member FDIC</p>			
Past Due Amount		\$0.00					
Fees/Charges		\$43.87					
Minimum Amount Due		\$43.87					
<h3>Account Summary</h3>							
Credit Limit		\$50,000.00					
Credit Available		\$0.00					
Previous Account Balance		\$33.84					
Total Payments ()		\$0.00					
Total Advances (+)		\$0.00					
Total Finance Charges (+)		\$0.00					
Total Adjustments (+)		\$10.03					
New Account Balance (=)		\$43.87					
Annual Percentage Rate	Daily Periodic Rate	Average Daily Balance	Billing Cycle Days	Finance Charge			
9.96%	0.000000%	\$0.00	31	\$0.00			

Transaction History

Date	Description	Amount	Balance
05/01/22	BEGINNING PRINCIPAL BALANCE	\$0.00	\$0.00
05/01/22	TIER 1 BEGINNING PER RATE .027287% CORR APR 09.96%		
05/01/22	TIER 1 NEW PER RATE .027287% CORR APR 09.96%		
05/05/22	LATE CHRG ASSESSMENT	\$10.03	\$0.00
05/31/22	TIER 1 CURRENT PER RATE .027287% CORR APR 09.96%		
05/31/22	ENDING PRINCIPAL BALANCE	\$0.00	\$0.00

Detach here and mail with your payment in the enclosed envelope. Make check payable to Truist. Be sure to include your loan account number on the check. Allow 7 days for postal delivery.

REDACTED 9570

REDACTED

5046

- o *Check here if you prefer to have your payment drafted.
*Please provide details on back.

Payment Form

REDACTED 9339 0001-05-02-10
TRUIST ITEM PROCESSING CENTER
PO BOX 580048
CHARLOTTE NC 28258-0048



TIMOTHY L KING

Account Number: REDACTED-5998

Payment Due Date: 06/25/22

Amount Due: \$1,821.71

Amount Enclosed \$.

REDACTED 9570 5999

100046

Your ANNUAL PERCENTAGE RATE on page one is based on the index rate plus the margin as set forth in your loan documents. The rate will be effective when the new statement cycle begins that month. The daily periodic rate disclosed on page one may vary from statement to statement due to changes in your annual percentage rate.

The TOTAL FINANCE CHARGE on page one is computed by multiplying the "average daily balance" by the daily periodic rate. Multiply this figure by the number of days in the billing cycle to calculate the finance charge for the billing cycle. To determine the "average daily balance" for your account, we take the beginning balance of your account each day and add any new advances and subtract any payments or credits. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

Your NEW ACCOUNT BALANCE on page one does not include the repayment of closing costs paid on your behalf, if applicable, nor any other fees that may result upon closing this account.

Payments made in the branch or mailed to the address on this statement will be credited to your account on the date of receipt. Only checks or money orders should be sent by mail and accompanied by the account number or payment coupon. If the payment is \$5,000 or greater the availability of funds on the line of credit will not be made available until three business days from the receipt of payment.

When you provide a check as payment, you authorize us to use information from your check to make a one-time electronic fund transfer from your account. In certain circumstances, such as for technical or processing reasons, we may process your payment as a check transaction and funds may be processed from your account the same day.

Under the Fair and Accurate Credit Transactions Act, you are eligible for a free copy of your credit report each year. Contact:

Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281 www.annualcreditreport.com 1-877-322-8228

If you notice inaccuracies on your credit report, please write to us at Truist Loan Services, Credit Bureau Disputes, PO Box 849, Wilson, NC 27894.

Convenient Ways To Reach Us

- Visit us online at **Truist.com**.
- Stop by your local Truist branch.
- If you have questions about your loan statement, write to us at:

Truist Loan Services
P.O. Box 2306
Wilson, NC 27894-2306

For information about your line 24 hours a day, call 844-4TRUIST (844-487-8478). Simply follow the prompts and utilize the automated system to access your account, make a payment, or take an advance.

- Enter your Social Security number or Taxpayer Identification number.
- Enter your 14-digit Truist Line Account Number, followed by the pound (#) key.

Billing Rights Summary In case of Errors, Inquiries, or Disputed Items Related to Your Account Statement.

If you think your line of credit statement is wrong, or if you need more information concerning a transaction or if you dispute an amount owed on your statement, please write us on a separate sheet at the following address: Truist Loan Services, P.O. Box 849, Wilson, NC 27894. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In the letter, give us the following information:

- Name and Account Number
- The dollar amount of the suspected error
- A description of the error and why you believe there is an error. If you need more information, please describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

The bank will not accept any payment marked "Payment in Full" as to a disputed account and reserves the right to reject all such payments. The envelope and any enclosed documents related to a disputed account are to be marked "Attention Disputed Payoff."

Automatic Payment Authorization

REDACTED-5998

Your signature authorizes Truist Bank to automatically debit the checking or savings account listed below for the amount of your loan payment each month. You will be notified by mail when your authorization has been received. Until that time, you are responsible for continuing to make your regular payments. Your authorization will remain in place until a written notice is received from you to cancel automatic payments.

Checking or Savings Account Number to Draft _____ Check One: ☐ Checking ☐ Savings

Financial Institution to Draft _____ Financial Institution's Transit Routing Number _____

Date _____ Signature of Account Holder _____

Include a blank voided check (for checking accounts) or a voided deposit slip (for savings accounts).

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Client Care at 844-4TRUIST (844-487-8478).



REDACTED 9339 0001-05-02-10
TIMOTHY L KING
1006 PALMER RD

Page 2 of 2

Fixed Rate and Term ^{REDACTED} 9570-5001				Account Summary	
Statement Date	05/31/22	Due Date	06/25/22	Previous Account Balance	\$38,725.01
Annual Percentage Rate	7.41%	Past Due Date	05/25/22	Total Payments ()	\$0.00
		Current Amount Due	\$476.22	Total Advances (+)	\$0.00
Term: from 11/02/21 to 11/25/31		Past Due Amount	\$498.66	Total Finance Charges (+)	\$240.77
		Fees/Charges	\$240.77	Total Adjustments (+)	\$0.00
		Minimum Amount Due	\$974.88	New Account Balance (=)	\$38,965.78
Annual Percentage Rate		Daily Periodic Rate		Billing Cycle Days	Finance Charge
7.41%		0.020300%	\$38,258.42	31	\$240.77
Transaction History					
Date	Description		Amount	Balance	
05/01/22	BEGINNING PRINCIPAL BALANCE		\$0.00	\$38,258.42	
05/31/22	ENDING PRINCIPAL BALANCE		\$0.00	\$38,258.42	
Fixed Rate and Term ^{REDACTED} 9570-5002				Account Summary	
Statement Date	05/31/22	Due Date	06/25/22	Previous Account Balance	\$4,964.05
Annual Percentage Rate	7.39%	Past Due Date	03/25/22	Total Payments ()	\$0.00
		Current Amount Due	\$100.39	Total Advances (+)	\$0.00
Term: from 12/02/21 to 12/25/26		Past Due Amount	\$301.17	Total Finance Charges (+)	\$30.60
		Fees/Charges	\$30.60	Total Adjustments (+)	\$0.00
		Minimum Amount Due	\$401.56	New Account Balance (=)	\$4,994.65
Annual Percentage Rate		Daily Periodic Rate		Billing Cycle Days	Finance Charge
7.39%		0.020247%	\$4,875.14	31	\$30.60
Transaction History					
Date	Description		Amount	Balance	
05/01/22	BEGINNING PRINCIPAL BALANCE		\$0.00	\$4,875.14	
05/31/22	ENDING PRINCIPAL BALANCE		\$0.00	\$4,875.14	
Fixed Rate and Term ^{REDACTED} 9570-5003				Account Summary	
Statement Date	05/31/22	Due Date	06/25/22	Previous Account Balance	\$5,103.33
Annual Percentage Rate	7.39%	Past Due Date	03/25/22	Total Payments ()	\$0.00
		Current Amount Due	\$100.35	Total Advances (+)	\$0.00
Term: from 02/03/22 to 02/25/27		Past Due Amount	\$301.05	Total Finance Charges (+)	\$31.48
		Fees/Charges	\$31.48	Total Adjustments (+)	\$0.00
		Minimum Amount Due	\$401.40	New Account Balance (=)	\$5,134.81
Annual Percentage Rate		Daily Periodic Rate		Billing Cycle Days	Finance Charge
7.39%		0.020248%	\$5,015.00	31	\$31.48
Transaction History					
Date	Description		Amount	Balance	
05/01/22	BEGINNING PRINCIPAL BALANCE		\$0.00	\$5,015.00	
05/31/22	ENDING PRINCIPAL BALANCE		\$0.00	\$5,015.00	

Exhibit 9

TRUIST
306-40-06-60
TRUIST
Richmond, VA 23224
Tel: 877.654.9211



May 24, 2022

REDACTED 0260

Timothy King
1006 Palmer Rd
Lithonia, GA 30058-9085

RE: Home Equity Line Of Credit Loan Number: 5998
Property Address: 1006 Palmer Rd Lithonia, GA 30058
Total Amount Due: \$401.48

Dear Timothy King:

Your Truist account referenced above is now two payments past due. These late payments may have a negative impact on your credit. To prevent further adverse credit reporting and further collection activities and possible fees on your account, please contact us immediately to make payment arrangements. You can contact us to make a payment at:

- Call us at 877-654-9211 to make your payment by telephone. Please have your loan number available when you call.
- At www.truist.com.
- At any Truist Bank Branch.
- Or mail your payment to:
Truist
P.O. Box 791144
Baltimore, MD 21279-1144

If you are having financial difficulties and cannot pay the total amount due, we have options that may help. Please call us so that we can work with you to make payment arrangements.

Truist's goal is to help all clients on the path to financial wellbeing. So, give us a call and let us get started helping you today.

Sincerely,

Collection Department

Enclosure(s): **Important Federal and State Disclosures**



IMPORTANT FEDERAL AND SELECTED STATE DISCLOSURES

- The Servicemembers Civil Relief Act (SCRA) provides important financial and legal protections to service members — including caps on interest rates, stays of certain legal proceedings, protection from eviction, and termination of leases without repercussions. Learn more at www.militaryonesource.mil (search for “SCRA”).
- Whether you are trying to ward off a potential financial crisis, or just looking for education classes to increase your financial knowledge, consider contacting an accredited nonprofit agency that is a member of the National Foundation for Credit Counseling (NFCC). To locate an NFCC Member Agency in your area, call 800-388-2227.
- If an amount due is indicated, because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, contact us at the number provided.
- This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, we recognize that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only. If you are current on your loan account, the notice above is not intended to imply otherwise.
- The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20006.
- We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.
- Visually impaired customers may request written communications, including this letter, in an alternative, reasonably accommodatable format, as selected by Truist. To make such a request, please contact 866-927-1978.

If you are a resident of Ohio or your property is in Ohio, the following may apply to you.

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

If you are a Texas resident or your property is in Texas, the following may apply to you.

- **Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.**
- **FINANCE CHARGES WILL CONTINUE TO ACCRUE ON THE UNPAID BALANCE AT THE CONTRACT RATE. BY DEFERRING ONE OR MORE INSTALLMENTS, YOU WILL PAY MORE FINANCE CHARGES THAN ORIGINALLY DISCLOSED.**

If you are a Wisconsin resident or your property is in Wisconsin, the following may apply to you.

No provisions of a marital property agreement, a unilateral statement under Section 766.59, or a court decree under Section 766.70, adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has knowledge of the adverse provision when the obligation to the creditor is incurred.

© 2021 Truist Financial Corporation. Truist® and the Truist logo are service marks of Truist Financial Corporation. All rights reserved.



Exhibit 10

Experian 601 Experian Pkwy, Allen, TX, 75013		Control #: 3296220637004									
FAX #:		FCRA Response Due Date: 07-17-2022									
Account Number: REDACTED 5998		Response Date:									
Subscriber Code: Truist Consumer/1199117		Response Code: 22: Updated disputed account information. Additional account information was also updated.									
On the lines below, S indicates the Response element is the Same as in the Request; D indicates it is Different, and U indicates it is Unknown											
Request Data		Verif Ind	Response Data								
First Name: TIMOTHY			First Name:								
Middle Name: LEE			Middle Name:								
Last Name: KING			Last Name:								
Generation Code:			Generation Code:								
Address: 1858 W 109TH ST, LOS ANGELES, CA, 90047			Address:								
Prev First Name:			Prev First Name:								
Prev Middle Name:			Prev Middle Name:								
Prev Last Name:			Prev Last Name:								
Prev Generation Code:			Prev Generation Code:								
Prev Address:			Prev Address:								
SSN: REDACTED 0966			SSN:								
DOB: REDACTED 1965			DOB:								
Telephone Number:			Telephone Number:								
2 nd Prev Address: -,-											
Consumer States/Comments:											
Dispute Code 1:		106: Disputes present/previous Account Status/Payment Rating/Account History. Verify Account Status, Payment Rating and Account History.									
Dispute Code 2:											
FCRA Relevant Information:		FILED A FORMAL COMPLAINT WITH TRUIST AND I RETAINED AN ATTORNEY. TRUST WAS NOT DISPERSING MY PAYMENTS OVER MY DRAWS. \$1 600 PAID IN FEB. \$930 PAID IN APRIL AND \$500 IN MAY. THEY RECEIVED ADEQUATE PAYMENTS/CURR ACCT.									
Account Status	Pay Rate	MOP	Cond /Cumm Status	Date Opened	Balance	Amount Past Due	High Cr /Org	Credit Limit	Original Charge-Off Amount		
78			OPEN/ DEL 60	10-28-2021	\$49136	\$400	\$49869	\$50000			
11				10-28-2021	\$48620	\$0	\$49869	\$50000			
Account Type	Interest Type	Port Type	Term Dur	Freq	Date of Account Information	Date Closed	Date of Last Payment	Sch Payment	ECOA	CII	FCRA DOFD
89			REV	M	05-31-2022		04-28-2022	\$676	1		
89	V	C	LOC	M	06-30-2022		06-27-2022	\$727			
Compliance Condition Code	SCC	Original Cr Name				Original Cr Class	Spec Payment Ind	Deferred Start Date	Balloon Date	Balloon Amount	
Agency ID	Sec Marketing Agency Account #		Mortgage ID			Actual Payment	Portfolio Indicator	Purchased from/Sold to			
						\$2381					
Remarks: -								DF Contact #:			

Account History – Request												
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022							-	-	1	0	0	0
2021	0	E	E	-	-	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	-	-	-	-	-	-	-	-
2017	-	-	-	-	-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-
Account History – Response												
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022							-	2	1	0	0	0
2021	0	E	B	-	-	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	-	-	-	-	-	-	-	-
2017	-	-	-	-	-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-

Associated Consumer 1					Associated Consumer 2							
Name:					Name:							
Address:					Address:							
SSN:			DOB:		SSN:			DOB:				
Telephone Number:					Telephone Number:							
ECO/Consumer Information Indicator:	/				ECO/Consumer Information Indicator:	/						
Images Information												
Associated Images:	No	Image Access Indicators:	#1		#2		#3		#4		#5	

Submitted By: **REDACTED**

Tel#: **REDACTED**

Date: 07-14-2022

By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted

Exhibit 11

TransUnion LLC		Control # : 411503774026001									
2 Baldwin Place,Crum Lynne,PA,19022											
FAX # :		FCRA Response Due Date: 08-10-2022									
Account Number: REDACTED 5998		Response Date:									
Subscriber Code: Truist Consumer/295S036		Response Code: 22:Updated disputed account information. Additional account information was also updated.									
On the lines below, S indicates the Response element is the Same as in the Request; D indicates it is Different, and U indicates it is Unknown.											
Request Data		Verif Ind	Response Data								
First Name: TIMOTHY			First Name:								
Middle Name: LEE			Middle Name:								
Last Name: KING			Last Name:								
Generation Code:			Generation Code:								
Address: 1858 W 109TH ST,LOS ANGELES,CA,90047-4603			Address:								
Prev First Name:			Prev First Name:								
Prev Middle Name:			Prev Middle Name:								
Prev Last Name:			Prev Last Name:								
Prev Generation Code:			Prev Generation Code:								
Prev. Address:			Prev. Address:								
SSN: REDACTED -0966			SSN:								
DOB: REDACT -1965			DOB:								
Telephone Number: (619) 726-3043			Telephone Number:								
2 nd Prev. Address: 1775 PARKER RD SE STE C210,CONYERS,GA,30094-6676											
Consumer States/Comments:											
Dispute Code 1:		106:Disputes present/previous Account Status/Payment Rating/Account History. Verify Account Status, Payment Rating and Account History.									
Dispute Code 2:											
FCRA Relevant Information:		consumer claims that she never had a late payment before									
Account Status	Pay. Rate	MOP	Cond./Cumm. Status	Date Opened	Balance	Amount Past Due	High Cr./Org.	Credit Limit	Original Charge-Off Amount		
11			-	10-28-2021	\$48620	\$0	\$49869	\$50000			
11				10-28-2021	\$48929	\$0	\$49869	\$50000			
Account Type	Interest Type	Port. Type	Term Dur.	Freq.	Date of Account Information	Date Closed	Date of Last Payment	Sch. Payment	ECOA	CII	FCRA DOFD
6D		C	LOC	M	06-30-2022		06-27-2022	\$727	1		
89	V	C	LOC	M	07-31-2022		06-27-2022	\$727			
Compliance Condition Code	SCC	Original Cr. Name				Original Cr. Class	Spec. Payment Ind.	Deferred Start Date	Balloon Date	Balloon Amount	
Agency ID	Sec. Marketing Agency Account #		Mortgage ID			Actual Payment	Portfolio Indicator	Purchased from/Sold to			
						\$2381					
						\$0					
Remarks: -								DF Contact #:			

Account History – Request												
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022						-	D	2	1	0	0	0
2021	0	0	E	B	-	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	-	-	-	-	-	-	-	-
2017	-	-	-	-	-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-
Account History – Response												
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2022						-	0	1	0	0	0	0
2021	0	E	B	-	-	-	-	-	-	-	-	-
2020	-	-	-	-	-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	-	-	-	-	-	-	-	-
2017	-	-	-	-	-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-

Associated Consumer 1					Associated Consumer 2							
Name:					Name:							
Address:					Address:							
SSN:			DOB:		SSN:			DOB:				
Telephone Number:					Telephone Number:							
ECO/Consumer Information Indicator:	/				ECO/Consumer Information Indicator:	/						
Images Information												
Associated Images:	No		Image Access Indicators:	#1		#2		#3		#4		#5

Submitted By: REDACTED

Tel#: REDACTED

Date: 08-05-2022

By submitting this ACDV, you certify that you have reviewed and considered all associated Images, you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect any changes noted.